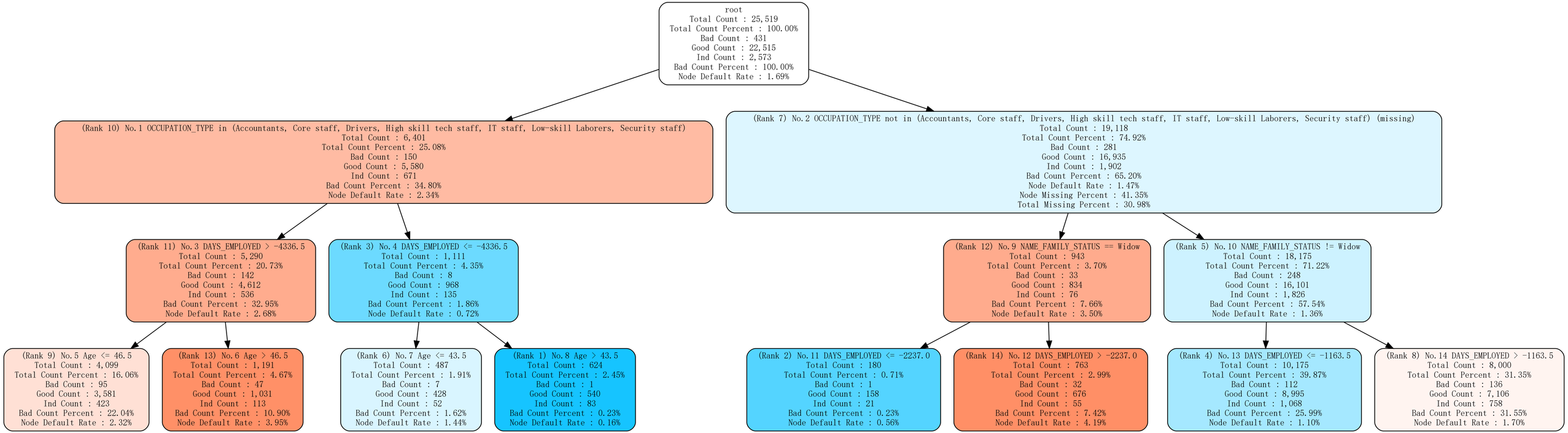
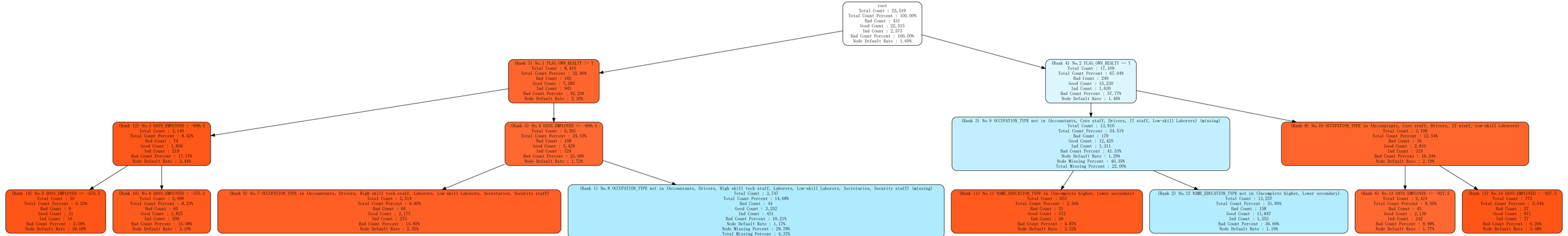
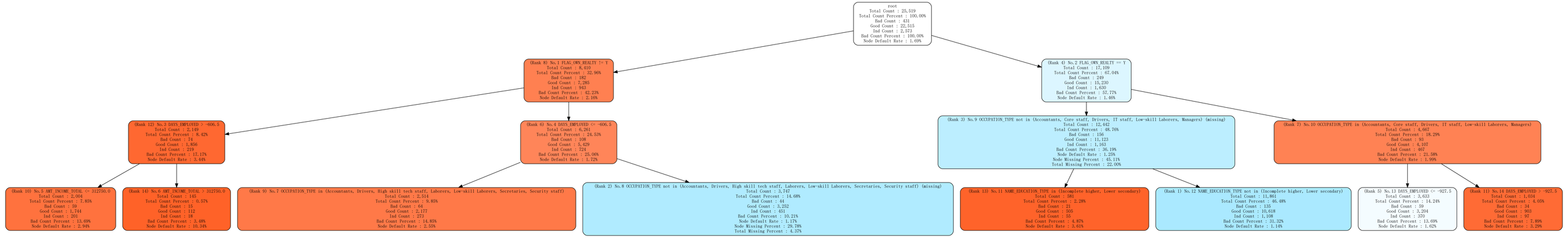
Train Tree: 0


root
Total Count : 25,519
Total Count Percent : 100.00%
Bad Count : 431
Good Count : 22,515
Ind Count : 2,573
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 10) No.1 OCCUPATION_TYPE in (Accountants, Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers, Security staff)
Total Count : 6,401
Total Count Percent : 25.08%
Bad Count : 150
Good Count : 5,580
Ind Count : 671
Bad Count Percent : 34.80%
Node Default Rate : 2.34%
(Rank 7) No.2 OCCUPATION_TYPE not in (Accountants, Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers, Security staff) (missing)
Total Count : 19,118
Total Count Percent : 74.92%
Bad Count : 281
Good Count : 16,935
Ind Count : 1,902
Bad Count Percent : 65.20%
Node Default Rate : 1.47%
Node Missing Percent : 41.35%
Total Missing Percent : 30.98%
(Rank 11) No.3 DAYS_EMPLOYED > -4336.5
Total Count : 5,290
Total Count Percent : 20.73%
Bad Count : 142
Good Count : 4,612
Ind Count : 536
Bad Count Percent : 32.95%
Node Default Rate : 2.68%
(Rank 3) No.4 DAYS_EMPLOYED <= -4336.5
Total Count : 1,111
Total Count Percent : 4.35%
Bad Count : 8
Good Count : 968
Ind Count : 135
Bad Count Percent : 1.86%
Node Default Rate : 0.72%
(Rank 12) No.9 NAME_FAMILY_STATUS == Widow
Total Count : 943
Total Count Percent : 3.70%
Bad Count : 33
Good Count : 834
Ind Count : 76
Bad Count Percent : 7.66%
Node Default Rate : 3.50%
(Rank 5) No.10 NAME_FAMILY_STATUS != Widow
Total Count : 18,175
Total Count Percent : 71.22%
Bad Count : 248
Good Count : 16,101
Ind Count : 1,826
Bad Count Percent : 57.54%
Node Default Rate : 1.36%
(Rank 9) No.5 Age <= 46.5
Total Count : 4,099
Total Count Percent : 16.06%
Bad Count : 95
Good Count : 3,581
Ind Count : 423
Bad Count Percent : 22.04%
Node Default Rate : 2.32%
(Rank 13) No.6 Age > 46.5
Total Count : 1,191
Total Count Percent : 4.67%
Bad Count : 47
Good Count : 1,031
Ind Count : 113
Bad Count Percent : 10.90%
Node Default Rate : 3.95%
(Rank 6) No.7 Age <= 43.5
Total Count : 487
Total Count Percent : 1.91%
Bad Count : 7
Good Count : 428
Ind Count : 52
Bad Count Percent : 1.62%
Node Default Rate : 1.44%
(Rank 1) No.8 Age > 43.5
Total Count : 624
Total Count Percent : 2.45%
Bad Count : 1
Good Count : 540
Ind Count : 83
Bad Count Percent : 0.23%
Node Default Rate : 0.16%
(Rank 2) No.11 DAYS_EMPLOYED <= -2237.0
Total Count : 180
Total Count Percent : 0.71%
Bad Count : 1
Good Count : 158
Ind Count : 21
Bad Count Percent : 0.23%
Node Default Rate : 0.56%
(Rank 14) No.12 DAYS_EMPLOYED > -2237.0
Total Count : 763
Total Count Percent : 2.99%
Bad Count : 32
Good Count : 676
Ind Count : 55
Bad Count Percent : 7.42%
Node Default Rate : 4.19%
(Rank 4) No.13 DAYS_EMPLOYED <= -1163.5
Total Count : 10,175
Total Count Percent : 39.87%
Bad Count : 112
Good Count : 8,995
Ind Count : 1,068
Bad Count Percent : 25.99%
Node Default Rate : 1.10%
(Rank 8) No.14 DAYS_EMPLOYED > -1163.5
Total Count : 8,000
Total Count Percent : 31.35%
Bad Count : 136
Good Count : 7,106
Ind Count : 758
Bad Count Percent : 31.55%
Node Default Rate : 1.70%

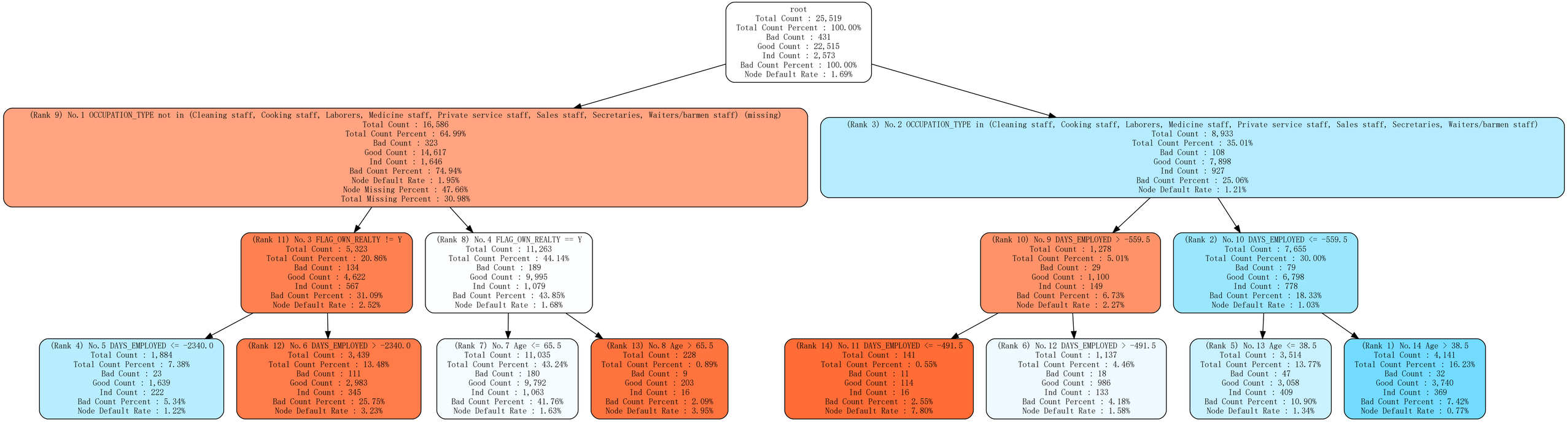
Train Tree: 1


root
Total Count : 25,519
Total Count Percent : 100.00%
Bad Count : 431
Good Count : 22,515
Ind Count : 2,573
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 7) No.1 FLAG_OWN_REALTY != Y
Total Count : 8,410
Total Count Percent : 32.96%
Bad Count : 182
Good Count : 7,285
Ind Count : 943
Bad Count Percent : 42.23%
Node Default Rate : 2.16%
(Rank 4) No.2 FLAG_OWN_REALTY == Y
Total Count : 17,109
Total Count Percent : 67.04%
Bad Count : 249
Good Count : 15,230
Ind Count : 1,630
Bad Count Percent : 57.77%
Node Default Rate : 1.46%
(Rank 12) No.3 DAYS_EMPLOYED > -606.5
Total Count : 2,149
Total Count Percent : 8.42%
Bad Count : 74
Good Count : 1,856
Ind Count : 219
Bad Count Percent : 17.17%
Node Default Rate : 3.44%
(Rank 5) No.4 DAYS_EMPLOYED <= -606.5
Total Count : 6,261
Total Count Percent : 24.53%
Bad Count : 108
Good Count : 5,429
Ind Count : 724
Bad Count Percent : 25.06%
Node Default Rate : 1.72%
(Rank 3) No.9 OCCUPATION_TYPE not in (Accountants, Core staff, Drivers, IT staff, Low-skill Laborers) (missing)
Total Count : 13,910
Total Count Percent : 54.51%
Bad Count : 179
Good Count : 12,420
Ind Count : 1,311
Bad Count Percent : 41.53%
Node Default Rate : 1.29%
Node Missing Percent : 40.35%
Total Missing Percent : 22.00%
(Rank 8) No.10 OCCUPATION_TYPE in (Accountants, Core staff, Drivers, IT staff, Low-skill Laborers)
Total Count : 3,199
Total Count Percent : 12.54%
Bad Count : 70
Good Count : 2,810
Ind Count : 319
Bad Count Percent : 16.24%
Node Default Rate : 2.19%
(Rank 14) No.5 DAYS_EMPLOYED <= -575.5
Total Count : 50
Total Count Percent : 0.20%
Bad Count : 9
Good Count : 31
Ind Count : 10
Bad Count Percent : 2.09%
Node Default Rate : 18.00%
(Rank 10) No.6 DAYS_EMPLOYED > -575.5
Total Count : 2,099
Total Count Percent : 8.23%
Bad Count : 65
Good Count : 1,825
Ind Count : 209
Bad Count Percent : 15.08%
Node Default Rate : 3.10%
(Rank 9) No.7 OCCUPATION_TYPE in (Accountants, Drivers, High skill tech staff, Laborers, Low-skill Laborers, Secretaries, Security staff)
Total Count : 2,514
Total Count Percent : 9.85%
Bad Count : 64
Good Count : 2,177
Ind Count : 273
Bad Count Percent : 14.85%
Node Default Rate : 2.55%
(Rank 1) No.8 OCCUPATION_TYPE not in (Accountants, Drivers, High skill tech staff, Laborers, Low-skill Laborers, Secretaries, Security staff) (missing)
Total Count : 3,747
Total Count Percent : 14.68%
Bad Count : 44
Good Count : 3,252
Ind Count : 451
Bad Count Percent : 10.21%
Node Default Rate : 1.17%
Node Missing Percent : 29.78%
Total Missing Percent : 4.37%
(Rank 11) No.11 NAME_EDUCATION_TYPE in (Incomplete higher, Lower secondary)
Total Count : 653
Total Count Percent : 2.56%
Bad Count : 21
Good Count : 573
Ind Count : 59
Bad Count Percent : 4.87%
Node Default Rate : 3.22%
(Rank 2) No.12 NAME_EDUCATION_TYPE not in (Incomplete higher, Lower secondary)
Total Count : 13,257
Total Count Percent : 51.95%
Bad Count : 158
Good Count : 11,847
Ind Count : 1,252
Bad Count Percent : 36.66%
Node Default Rate : 1.19%
(Rank 6) No.13 DAYS_EMPLOYED <= -927.5
Total Count : 2,424
Total Count Percent : 9.50%
Bad Count : 43
Good Count : 2,139
Ind Count : 242
Bad Count Percent : 9.98%
Node Default Rate : 1.77%
(Rank 13) No.14 DAYS_EMPLOYED > -927.5
Total Count : 775
Total Count Percent : 3.04%
Bad Count : 27
Good Count : 671
Ind Count : 77
Bad Count Percent : 6.26%
Node Default Rate : 3.48%

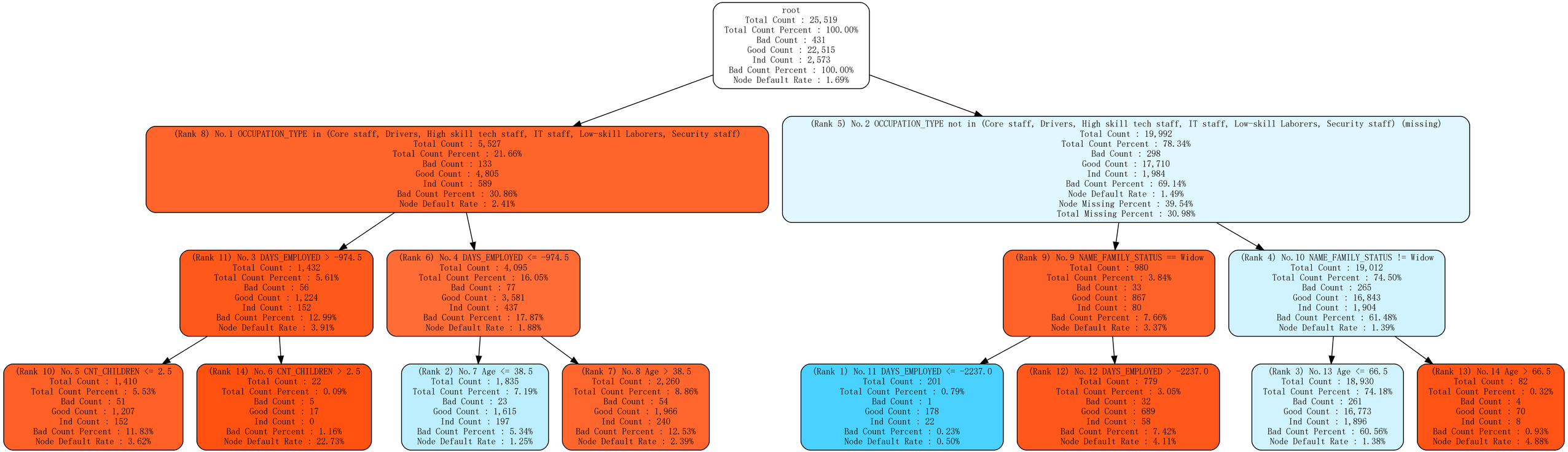
Train Tree: 2


root
Total Count : 25,519
Total Count Percent : 100.00%
Bad Count : 431
Good Count : 22,515
Ind Count : 2,573
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 8) No.1 FLAG_OWN_REALTY != Y
Total Count : 8,410
Total Count Percent : 32.96%
Bad Count : 182
Good Count : 7,285
Ind Count : 943
Bad Count Percent : 42.23%
Node Default Rate : 2.16%
(Rank 4) No.2 FLAG_OWN_REALTY == Y
Total Count : 17,109
Total Count Percent : 67.04%
Bad Count : 249
Good Count : 15,230
Ind Count : 1,630
Bad Count Percent : 57.77%
Node Default Rate : 1.46%
(Rank 12) No.3 DAYS_EMPLOYED > -606.5
Total Count : 2,149
Total Count Percent : 8.42%
Bad Count : 74
Good Count : 1,856
Ind Count : 219
Bad Count Percent : 17.17%
Node Default Rate : 3.44%
(Rank 6) No.4 DAYS_EMPLOYED <= -606.5
Total Count : 6,261
Total Count Percent : 24.53%
Bad Count : 108
Good Count : 5,429
Ind Count : 724
Bad Count Percent : 25.06%
Node Default Rate : 1.72%
(Rank 3) No.9 OCCUPATION_TYPE not in (Accountants, Core staff, Drivers, IT staff, Low-skill Laborers, Managers) (missing)
Total Count : 12,442
Total Count Percent : 48.76%
Bad Count : 156
Good Count : 11,123
Ind Count : 1,163
Bad Count Percent : 36.19%
Node Default Rate : 1.25%
Node Missing Percent : 45.11%
Total Missing Percent : 22.00%
(Rank 7) No.10 OCCUPATION_TYPE in (Accountants, Core staff, Drivers, IT staff, Low-skill Laborers, Managers)
Total Count : 4,667
Total Count Percent : 18.29%
Bad Count : 93
Good Count : 4,107
Ind Count : 467
Bad Count Percent : 21.58%
Node Default Rate : 1.99%
(Rank 10) No.5 AMT_INCOME_TOTAL <= 312750.0
Total Count : 2,004
Total Count Percent : 7.85%
Bad Count : 59
Good Count : 1,744
Ind Count : 201
Bad Count Percent : 13.69%
Node Default Rate : 2.94%
(Rank 14) No.6 AMT_INCOME_TOTAL > 312750.0
Total Count : 145
Total Count Percent : 0.57%
Bad Count : 15
Good Count : 112
Ind Count : 18
Bad Count Percent : 3.48%
Node Default Rate : 10.34%
(Rank 9) No.7 OCCUPATION_TYPE in (Accountants, Drivers, High skill tech staff, Laborers, Low-skill Laborers, Secretaries, Security staff)
Total Count : 2,514
Total Count Percent : 9.85%
Bad Count : 64
Good Count : 2,177
Ind Count : 273
Bad Count Percent : 14.85%
Node Default Rate : 2.55%
(Rank 2) No.8 OCCUPATION_TYPE not in (Accountants, Drivers, High skill tech staff, Laborers, Low-skill Laborers, Secretaries, Security staff) (missing)
Total Count : 3,747
Total Count Percent : 14.68%
Bad Count : 44
Good Count : 3,252
Ind Count : 451
Bad Count Percent : 10.21%
Node Default Rate : 1.17%
Node Missing Percent : 29.78%
Total Missing Percent : 4.37%
(Rank 13) No.11 NAME_EDUCATION_TYPE in (Incomplete higher, Lower secondary)
Total Count : 581
Total Count Percent : 2.28%
Bad Count : 21
Good Count : 505
Ind Count : 55
Bad Count Percent : 4.87%
Node Default Rate : 3.61%
(Rank 1) No.12 NAME_EDUCATION_TYPE not in (Incomplete higher, Lower secondary)
Total Count : 11,861
Total Count Percent : 46.48%
Bad Count : 135
Good Count : 10,618
Ind Count : 1,108
Bad Count Percent : 31.32%
Node Default Rate : 1.14%
(Rank 5) No.13 DAYS_EMPLOYED <= -927.5
Total Count : 3,633
Total Count Percent : 14.24%
Bad Count : 59
Good Count : 3,204
Ind Count : 370
Bad Count Percent : 13.69%
Node Default Rate : 1.62%
(Rank 11) No.14 DAYS_EMPLOYED > -927.5
Total Count : 1,034
Total Count Percent : 4.05%
Bad Count : 34
Good Count : 903
Ind Count : 97
Bad Count Percent : 7.89%
Node Default Rate : 3.29%

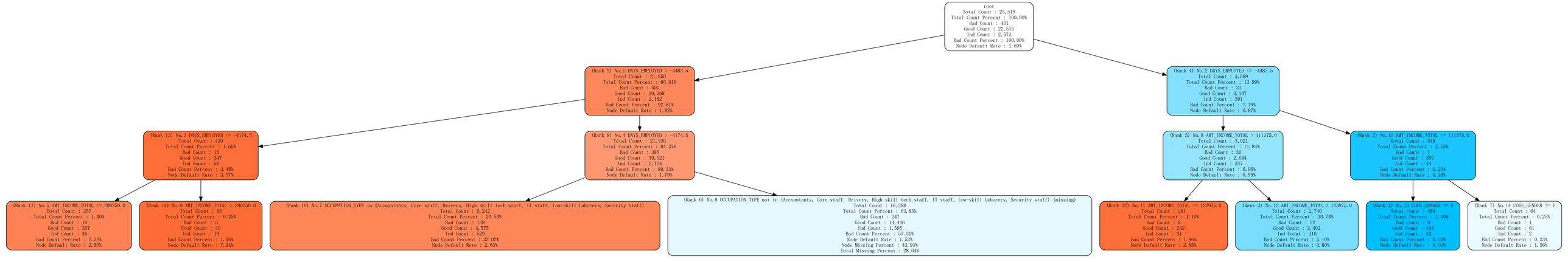
Train Tree: 3


root
Total Count : 25,519
Total Count Percent : 100.00%
Bad Count : 431
Good Count : 22,515
Ind Count : 2,573
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 9) No.1 OCCUPATION_TYPE not in (Cleaning staff, Cooking staff, Laborers, Medicine staff, Private service staff, Sales staff, Secretaries, Waiters/barmen staff) (missing)
Total Count : 16,586
Total Count Percent : 64.99%
Bad Count : 323
Good Count : 14,617
Ind Count : 1,646
Bad Count Percent : 74.94%
Node Default Rate : 1.95%
Node Missing Percent : 47.66%
Total Missing Percent : 30.98%
(Rank 3) No.2 OCCUPATION_TYPE in (Cleaning staff, Cooking staff, Laborers, Medicine staff, Private service staff, Sales staff, Secretaries, Waiters/barmen staff)
Total Count : 8,933
Total Count Percent : 35.01%
Bad Count : 108
Good Count : 7,898
Ind Count : 927
Bad Count Percent : 25.06%
Node Default Rate : 1.21%
(Rank 11) No.3 FLAG_OWN_REALTY != Y
Total Count : 5,323
Total Count Percent : 20.86%
Bad Count : 134
Good Count : 4,622
Ind Count : 567
Bad Count Percent : 31.09%
Node Default Rate : 2.52%
(Rank 8) No.4 FLAG_OWN_REALTY == Y
Total Count : 11,263
Total Count Percent : 44.14%
Bad Count : 189
Good Count : 9,995
Ind Count : 1,079
Bad Count Percent : 43.85%
Node Default Rate : 1.68%
(Rank 10) No.9 DAYS_EMPLOYED > -559.5
Total Count : 1,278
Total Count Percent : 5.01%
Bad Count : 29
Good Count : 1,100
Ind Count : 149
Bad Count Percent : 6.73%
Node Default Rate : 2.27%
(Rank 2) No.10 DAYS_EMPLOYED <= -559.5
Total Count : 7,655
Total Count Percent : 30.00%
Bad Count : 79
Good Count : 6,798
Ind Count : 778
Bad Count Percent : 18.33%
Node Default Rate : 1.03%
(Rank 4) No.5 DAYS_EMPLOYED <= -2340.0
Total Count : 1,884
Total Count Percent : 7.38%
Bad Count : 23
Good Count : 1,639
Ind Count : 222
Bad Count Percent : 5.34%
Node Default Rate : 1.22%
(Rank 12) No.6 DAYS_EMPLOYED > -2340.0
Total Count : 3,439
Total Count Percent : 13.48%
Bad Count : 111
Good Count : 2,983
Ind Count : 345
Bad Count Percent : 25.75%
Node Default Rate : 3.23%
(Rank 7) No.7 Age <= 65.5
Total Count : 11,035
Total Count Percent : 43.24%
Bad Count : 180
Good Count : 9,792
Ind Count : 1,063
Bad Count Percent : 41.76%
Node Default Rate : 1.63%
(Rank 13) No.8 Age > 65.5
Total Count : 228
Total Count Percent : 0.89%
Bad Count : 9
Good Count : 203
Ind Count : 16
Bad Count Percent : 2.09%
Node Default Rate : 3.95%
(Rank 14) No.11 DAYS_EMPLOYED <= -491.5
Total Count : 141
Total Count Percent : 0.55%
Bad Count : 11
Good Count : 114
Ind Count : 16
Bad Count Percent : 2.55%
Node Default Rate : 7.80%
(Rank 6) No.12 DAYS_EMPLOYED > -491.5
Total Count : 1,137
Total Count Percent : 4.46%
Bad Count : 18
Good Count : 986
Ind Count : 133
Bad Count Percent : 4.18%
Node Default Rate : 1.58%
(Rank 5) No.13 Age <= 38.5
Total Count : 3,514
Total Count Percent : 13.77%
Bad Count : 47
Good Count : 3,058
Ind Count : 409
Bad Count Percent : 10.90%
Node Default Rate : 1.34%
(Rank 1) No.14 Age > 38.5
Total Count : 4,141
Total Count Percent : 16.23%
Bad Count : 32
Good Count : 3,740
Ind Count : 369
Bad Count Percent : 7.42%
Node Default Rate : 0.77%

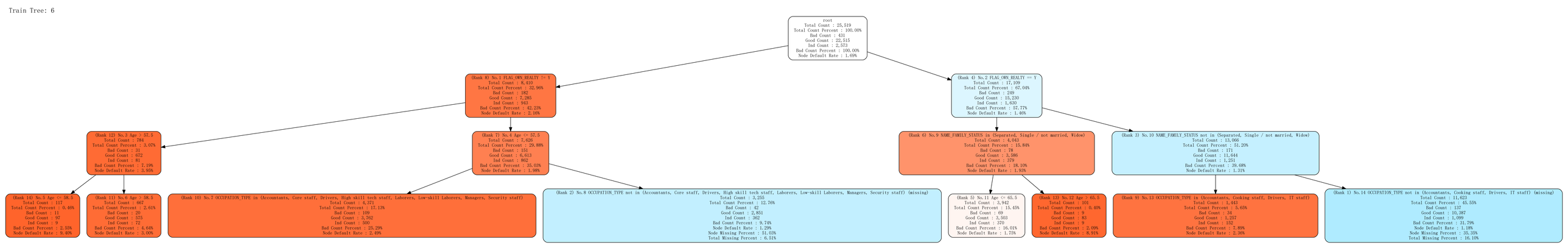
Train Tree: 4


root
Total Count : 25,519
Total Count Percent : 100.00%
Bad Count : 431
Good Count : 22,515
Ind Count : 2,573
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 8) No.1 OCCUPATION_TYPE in (Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers, Security staff)
Total Count : 5,527
Total Count Percent : 21.66%
Bad Count : 133
Good Count : 4,805
Ind Count : 589
Bad Count Percent : 30.86%
Node Default Rate : 2.41%
(Rank 5) No.2 OCCUPATION_TYPE not in (Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers, Security staff) (missing)
Total Count : 19,992
Total Count Percent : 78.34%
Bad Count : 298
Good Count : 17,710
Ind Count : 1,984
Bad Count Percent : 69.14%
Node Default Rate : 1.49%
Node Missing Percent : 39.54%
Total Missing Percent : 30.98%
(Rank 11) No.3 DAYS_EMPLOYED > -974.5
Total Count : 1,432
Total Count Percent : 5.61%
Bad Count : 56
Good Count : 1,224
Ind Count : 152
Bad Count Percent : 12.99%
Node Default Rate : 3.91%
(Rank 6) No.4 DAYS_EMPLOYED <= -974.5
Total Count : 4,095
Total Count Percent : 16.05%
Bad Count : 77
Good Count : 3,581
Ind Count : 437
Bad Count Percent : 17.87%
Node Default Rate : 1.88%
(Rank 9) No.9 NAME_FAMILY_STATUS == Widow
Total Count : 980
Total Count Percent : 3.84%
Bad Count : 33
Good Count : 867
Ind Count : 80
Bad Count Percent : 7.66%
Node Default Rate : 3.37%
(Rank 4) No.10 NAME_FAMILY_STATUS != Widow
Total Count : 19,012
Total Count Percent : 74.50%
Bad Count : 265
Good Count : 16,843
Ind Count : 1,904
Bad Count Percent : 61.48%
Node Default Rate : 1.39%
(Rank 10) No.5 CNT_CHILDREN <= 2.5
Total Count : 1,410
Total Count Percent : 5.53%
Bad Count : 51
Good Count : 1,207
Ind Count : 152
Bad Count Percent : 11.83%
Node Default Rate : 3.62%
(Rank 14) No.6 CNT_CHILDREN > 2.5
Total Count : 22
Total Count Percent : 0.09%
Bad Count : 5
Good Count : 17
Ind Count : 0
Bad Count Percent : 1.16%
Node Default Rate : 22.73%
(Rank 2) No.7 Age <= 38.5
Total Count : 1,835
Total Count Percent : 7.19%
Bad Count : 23
Good Count : 1,615
Ind Count : 197
Bad Count Percent : 5.34%
Node Default Rate : 1.25%
(Rank 7) No.8 Age > 38.5
Total Count : 2,260
Total Count Percent : 8.86%
Bad Count : 54
Good Count : 1,966
Ind Count : 240
Bad Count Percent : 12.53%
Node Default Rate : 2.39%
(Rank 1) No.11 DAYS_EMPLOYED <= -2237.0
Total Count : 201
Total Count Percent : 0.79%
Bad Count : 1
Good Count : 178
Ind Count : 22
Bad Count Percent : 0.23%
Node Default Rate : 0.50%
(Rank 12) No.12 DAYS_EMPLOYED > -2237.0
Total Count : 779
Total Count Percent : 3.05%
Bad Count : 32
Good Count : 689
Ind Count : 58
Bad Count Percent : 7.42%
Node Default Rate : 4.11%
(Rank 3) No.13 Age <= 66.5
Total Count : 18,930
Total Count Percent : 74.18%
Bad Count : 261
Good Count : 16,773
Ind Count : 1,896
Bad Count Percent : 60.56%
Node Default Rate : 1.38%
(Rank 13) No.14 Age > 66.5
Total Count : 82
Total Count Percent : 0.32%
Bad Count : 4
Good Count : 70
Ind Count : 8
Bad Count Percent : 0.93%
Node Default Rate : 4.88%

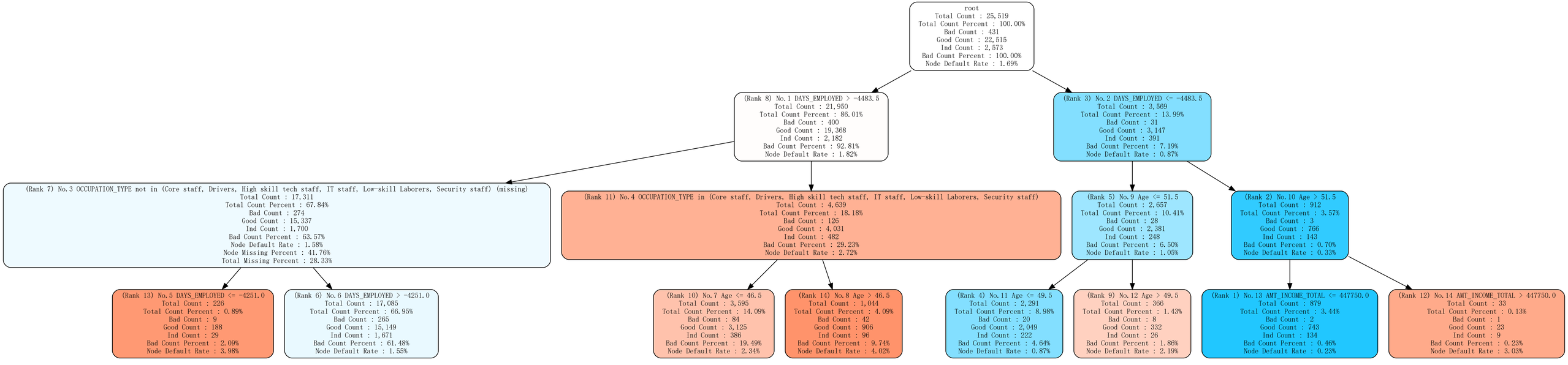
Train Tree: 5


root
Total Count : 25,519
Total Count Percent : 100.00%
Bad Count : 431
Good Count : 22,515
Ind Count : 2,573
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 9) No.1 DAYS_EMPLOYED > -4483.5
Total Count : 21,950
Total Count Percent : 86.01%
Bad Count : 400
Good Count : 19,368
Ind Count : 2,182
Bad Count Percent : 92.81%
Node Default Rate : 1.82%
(Rank 4) No.2 DAYS_EMPLOYED <= -4483.5
Total Count : 3,569
Total Count Percent : 13.99%
Bad Count : 31
Good Count : 3,147
Ind Count : 391
Bad Count Percent : 7.19%
Node Default Rate : 0.87%
(Rank 13) No.3 DAYS_EMPLOYED <= -4174.5
Total Count : 420
Total Count Percent : 1.65%
Bad Count : 15
Good Count : 347
Ind Count : 58
Bad Count Percent : 3.48%
Node Default Rate : 3.57%
(Rank 8) No.4 DAYS_EMPLOYED > -4174.5
Total Count : 21,530
Total Count Percent : 84.37%
Bad Count : 385
Good Count : 19,021
Ind Count : 2,124
Bad Count Percent : 89.33%
Node Default Rate : 1.79%
(Rank 5) No.9 AMT_INCOME_TOTAL > 111375.0
Total Count : 3,021
Total Count Percent : 11.84%
Bad Count : 30
Good Count : 2,644
Ind Count : 347
Bad Count Percent : 6.96%
Node Default Rate : 0.99%
(Rank 2) No.10 AMT_INCOME_TOTAL <= 111375.0
Total Count : 548
Total Count Percent : 2.15%
Bad Count : 1
Good Count : 503
Ind Count : 44
Bad Count Percent : 0.23%
Node Default Rate : 0.18%
(Rank 11) No.5 AMT_INCOME_TOTAL <= 290250.0
Total Count : 357
Total Count Percent : 1.40%
Bad Count : 10
Good Count : 307
Ind Count : 40
Bad Count Percent : 2.32%
Node Default Rate : 2.80%
(Rank 14) No.6 AMT_INCOME_TOTAL > 290250.0
Total Count : 63
Total Count Percent : 0.25%
Bad Count : 5
Good Count : 40
Ind Count : 18
Bad Count Percent : 1.16%
Node Default Rate : 7.94%
(Rank 10) No.7 OCCUPATION_TYPE in (Accountants, Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers, Security staff)
Total Count : 5,242
Total Count Percent : 20.54%
Bad Count : 138
Good Count : 4,575
Ind Count : 529
Bad Count Percent : 32.02%
Node Default Rate : 2.63%
(Rank 6) No.8 OCCUPATION_TYPE not in (Accountants, Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers, Security staff) (missing)
Total Count : 16,288
Total Count Percent : 63.83%
Bad Count : 247
Good Count : 14,446
Ind Count : 1,595
Bad Count Percent : 57.31%
Node Default Rate : 1.52%
Node Missing Percent : 43.93%
Total Missing Percent : 28.04%
(Rank 12) No.11 AMT_INCOME_TOTAL <= 123975.0
Total Count : 281
Total Count Percent : 1.10%
Bad Count : 8
Good Count : 242
Ind Count : 31
Bad Count Percent : 1.86%
Node Default Rate : 2.85%
(Rank 3) No.12 AMT_INCOME_TOTAL > 123975.0
Total Count : 2,740
Total Count Percent : 10.74%
Bad Count : 22
Good Count : 2,402
Ind Count : 316
Bad Count Percent : 5.10%
Node Default Rate : 0.80%
(Rank 1) No.13 CODE_GENDER == F
Total Count : 484
Total Count Percent : 1.90%
Bad Count : 0
Good Count : 442
Ind Count : 42
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 7) No.14 CODE_GENDER != F
Total Count : 64
Total Count Percent : 0.25%
Bad Count : 1
Good Count : 61
Ind Count : 2
Bad Count Percent : 0.23%
Node Default Rate : 1.56%

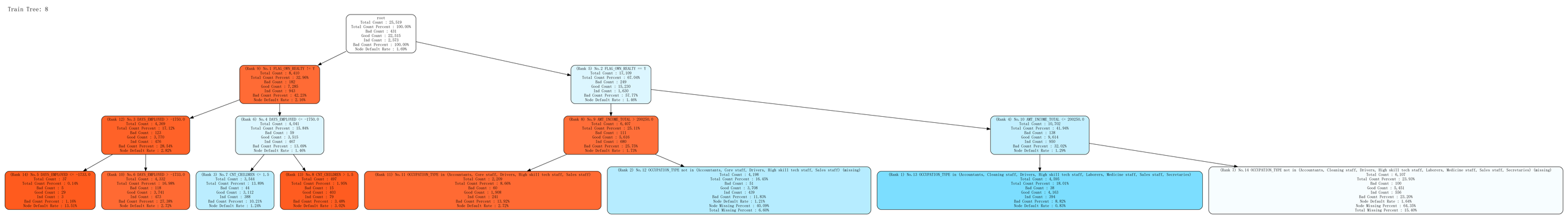
Train Tree: 6


root
Total Count : 25,519
Total Count Percent : 100.00%
Bad Count : 431
Good Count : 22,515
Ind Count : 2,573
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 8) No.1 FLAG_OWN_REALTY != Y
Total Count : 8,410
Total Count Percent : 32.96%
Bad Count : 182
Good Count : 7,285
Ind Count : 943
Bad Count Percent : 42.23%
Node Default Rate : 2.16%
(Rank 4) No.2 FLAG_OWN_REALTY == Y
Total Count : 17,109
Total Count Percent : 67.04%
Bad Count : 249
Good Count : 15,230
Ind Count : 1,630
Bad Count Percent : 57.77%
Node Default Rate : 1.46%
(Rank 12) No.3 Age > 57.5
Total Count : 784
Total Count Percent : 3.07%
Bad Count : 31
Good Count : 672
Ind Count : 81
Bad Count Percent : 7.19%
Node Default Rate : 3.95%
(Rank 7) No.4 Age <= 57.5
Total Count : 7,626
Total Count Percent : 29.88%
Bad Count : 151
Good Count : 6,613
Ind Count : 862
Bad Count Percent : 35.03%
Node Default Rate : 1.98%
(Rank 6) No.9 NAME_FAMILY_STATUS in (Separated, Single / not married, Widow)
Total Count : 4,043
Total Count Percent : 15.84%
Bad Count : 78
Good Count : 3,586
Ind Count : 379
Bad Count Percent : 18.10%
Node Default Rate : 1.93%
(Rank 3) No.10 NAME_FAMILY_STATUS not in (Separated, Single / not married, Widow)
Total Count : 13,066
Total Count Percent : 51.20%
Bad Count : 171
Good Count : 11,644
Ind Count : 1,251
Bad Count Percent : 39.68%
Node Default Rate : 1.31%
(Rank 14) No.5 Age <= 58.5
Total Count : 117
Total Count Percent : 0.46%
Bad Count : 11
Good Count : 97
Ind Count : 9
Bad Count Percent : 2.55%
Node Default Rate : 9.40%
(Rank 11) No.6 Age > 58.5
Total Count : 667
Total Count Percent : 2.61%
Bad Count : 20
Good Count : 575
Ind Count : 72
Bad Count Percent : 4.64%
Node Default Rate : 3.00%
(Rank 10) No.7 OCCUPATION_TYPE in (Accountants, Core staff, Drivers, High skill tech staff, Laborers, Low-skill Laborers, Managers, Security staff)
Total Count : 4,371
Total Count Percent : 17.13%
Bad Count : 109
Good Count : 3,762
Ind Count : 500
Bad Count Percent : 25.29%
Node Default Rate : 2.49%
(Rank 2) No.8 OCCUPATION_TYPE not in (Accountants, Core staff, Drivers, High skill tech staff, Laborers, Low-skill Laborers, Managers, Security staff) (missing)
Total Count : 3,255
Total Count Percent : 12.76%
Bad Count : 42
Good Count : 2,851
Ind Count : 362
Bad Count Percent : 9.74%
Node Default Rate : 1.29%
Node Missing Percent : 51.03%
Total Missing Percent : 6.51%
(Rank 5) No.11 Age <= 65.5
Total Count : 3,942
Total Count Percent : 15.45%
Bad Count : 69
Good Count : 3,503
Ind Count : 370
Bad Count Percent : 16.01%
Node Default Rate : 1.75%
(Rank 13) No.12 Age > 65.5
Total Count : 101
Total Count Percent : 0.40%
Bad Count : 9
Good Count : 83
Ind Count : 9
Bad Count Percent : 2.09%
Node Default Rate : 8.91%
(Rank 9) No.13 OCCUPATION_TYPE in (Accountants, Cooking staff, Drivers, IT staff)
Total Count : 1,443
Total Count Percent : 5.65%
Bad Count : 34
Good Count : 1,257
Ind Count : 152
Bad Count Percent : 7.89%
Node Default Rate : 2.36%
(Rank 1) No.14 OCCUPATION_TYPE not in (Accountants, Cooking staff, Drivers, IT staff) (missing)
Total Count : 11,623
Total Count Percent : 45.55%
Bad Count : 137
Good Count : 10,387
Ind Count : 1,099
Bad Count Percent : 31.79%
Node Default Rate : 1.18%
Node Missing Percent : 35.35%
Total Missing Percent : 16.10%

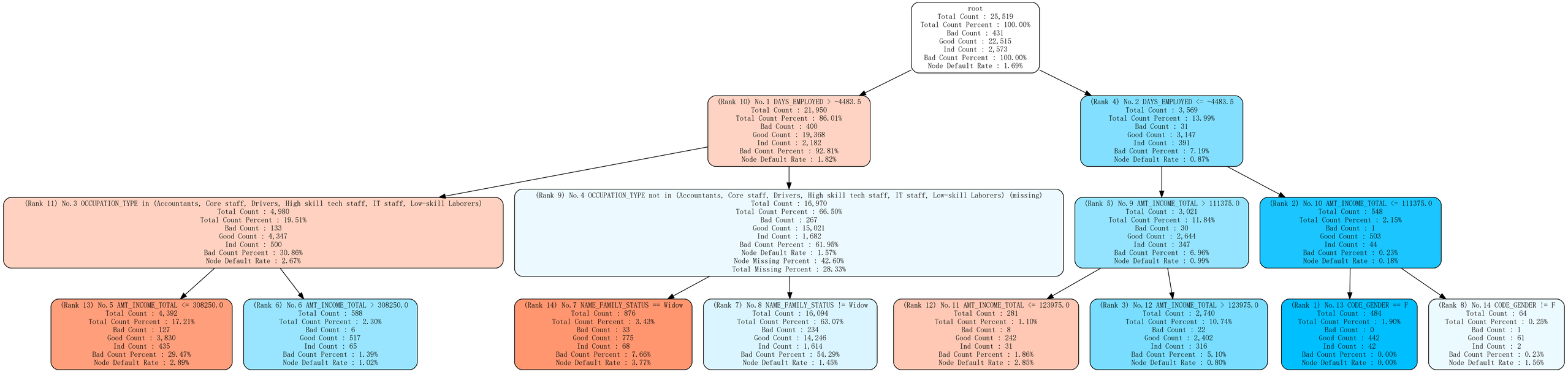
Train Tree: 7


root
Total Count : 25,519
Total Count Percent : 100.00%
Bad Count : 431
Good Count : 22,515
Ind Count : 2,573
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 8) No.1 DAYS_EMPLOYED > -4483.5
Total Count : 21,950
Total Count Percent : 86.01%
Bad Count : 400
Good Count : 19,368
Ind Count : 2,182
Bad Count Percent : 92.81%
Node Default Rate : 1.82%
(Rank 3) No.2 DAYS_EMPLOYED <= -4483.5
Total Count : 3,569
Total Count Percent : 13.99%
Bad Count : 31
Good Count : 3,147
Ind Count : 391
Bad Count Percent : 7.19%
Node Default Rate : 0.87%
(Rank 7) No.3 OCCUPATION_TYPE not in (Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers, Security staff) (missing)
Total Count : 17,311
Total Count Percent : 67.84%
Bad Count : 274
Good Count : 15,337
Ind Count : 1,700
Bad Count Percent : 63.57%
Node Default Rate : 1.58%
Node Missing Percent : 41.76%
Total Missing Percent : 28.33%
(Rank 11) No.4 OCCUPATION_TYPE in (Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers, Security staff)
Total Count : 4,639
Total Count Percent : 18.18%
Bad Count : 126
Good Count : 4,031
Ind Count : 482
Bad Count Percent : 29.23%
Node Default Rate : 2.72%
(Rank 5) No.9 Age <= 51.5
Total Count : 2,657
Total Count Percent : 10.41%
Bad Count : 28
Good Count : 2,381
Ind Count : 248
Bad Count Percent : 6.50%
Node Default Rate : 1.05%
(Rank 2) No.10 Age > 51.5
Total Count : 912
Total Count Percent : 3.57%
Bad Count : 3
Good Count : 766
Ind Count : 143
Bad Count Percent : 0.70%
Node Default Rate : 0.33%
(Rank 13) No.5 DAYS_EMPLOYED <= -4251.0
Total Count : 226
Total Count Percent : 0.89%
Bad Count : 9
Good Count : 188
Ind Count : 29
Bad Count Percent : 2.09%
Node Default Rate : 3.98%
(Rank 6) No.6 DAYS_EMPLOYED > -4251.0
Total Count : 17,085
Total Count Percent : 66.95%
Bad Count : 265
Good Count : 15,149
Ind Count : 1,671
Bad Count Percent : 61.48%
Node Default Rate : 1.55%
(Rank 10) No.7 Age <= 46.5
Total Count : 3,595
Total Count Percent : 14.09%
Bad Count : 84
Good Count : 3,125
Ind Count : 386
Bad Count Percent : 19.49%
Node Default Rate : 2.34%
(Rank 14) No.8 Age > 46.5
Total Count : 1,044
Total Count Percent : 4.09%
Bad Count : 42
Good Count : 906
Ind Count : 96
Bad Count Percent : 9.74%
Node Default Rate : 4.02%
(Rank 4) No.11 Age <= 49.5
Total Count : 2,291
Total Count Percent : 8.98%
Bad Count : 20
Good Count : 2,049
Ind Count : 222
Bad Count Percent : 4.64%
Node Default Rate : 0.87%
(Rank 9) No.12 Age > 49.5
Total Count : 366
Total Count Percent : 1.43%
Bad Count : 8
Good Count : 332
Ind Count : 26
Bad Count Percent : 1.86%
Node Default Rate : 2.19%
(Rank 1) No.13 AMT_INCOME_TOTAL <= 447750.0
Total Count : 879
Total Count Percent : 3.44%
Bad Count : 2
Good Count : 743
Ind Count : 134
Bad Count Percent : 0.46%
Node Default Rate : 0.23%
(Rank 12) No.14 AMT_INCOME_TOTAL > 447750.0
Total Count : 33
Total Count Percent : 0.13%
Bad Count : 1
Good Count : 23
Ind Count : 9
Bad Count Percent : 0.23%
Node Default Rate : 3.03%

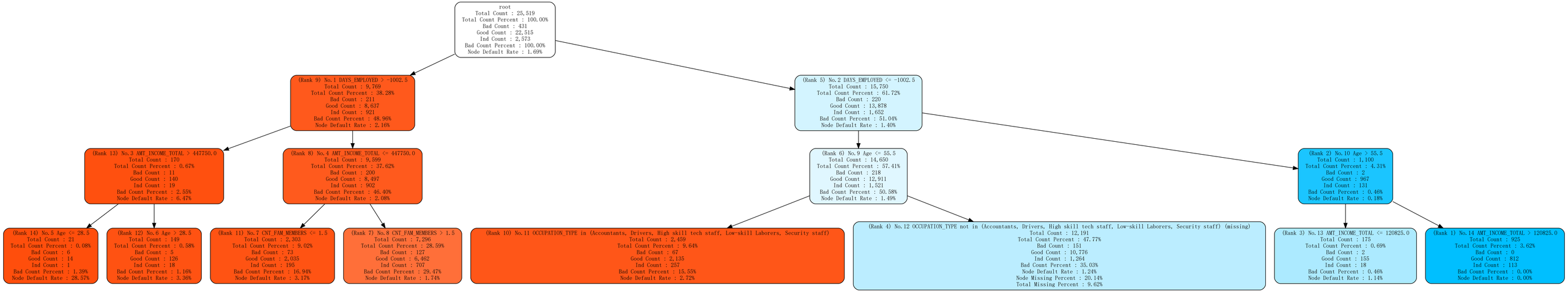
Train Tree: 8


root
Total Count : 25,519
Total Count Percent : 100.00%
Bad Count : 631
Good Count : 22,515
Ind Count : 2,573
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 9) No.1 FLAG_OWN_REALTY != Y
Total Count : 8,410
Total Count Percent : 32.96%
Bad Count : 182
Good Count : 7,285
Ind Count : 943
Bad Count Percent : 42.23%
Node Default Rate : 2.16%
(Rank 5) No.2 FLAG_OWN_REALTY == Y
Total Count : 17,109
Total Count Percent : 67.04%
Bad Count : 249
Good Count : 15,230
Ind Count : 1,630
Bad Count Percent : 57.77%
Node Default Rate : 1.46%
(Rank 12) No.3 DAYS_EMPLOYED > -1750.0
Total Count : 4,369
Total Count Percent : 17.12%
Bad Count : 123
Good Count : 3,770
Ind Count : 476
Bad Count Percent : 28.54%
Node Default Rate : 2.82%
(Rank 6) No.4 DAYS_EMPLOYED <= -1750.0
Total Count : 4,041
Total Count Percent : 15.84%
Bad Count : 59
Good Count : 3,515
Ind Count : 467
Bad Count Percent : 13.69%
Node Default Rate : 1.46%
(Rank 8) No.9 AMT_INCOME_TOTAL > 200250.0
Total Count : 6,407
Total Count Percent : 25.11%
Bad Count : 111
Good Count : 5,614
Ind Count : 680
Bad Count Percent : 25.73%
Node Default Rate : 1.73%
(Rank 4) No.10 AMT_INCOME_TOTAL <= 200250.0
Total Count : 10,702
Total Count Percent : 41.94%
Bad Count : 138
Good Count : 9,614
Ind Count : 950
Bad Count Percent : 32.02%
Node Default Rate : 1.29%
(Rank 14) No.5 DAYS_EMPLOYED <= -1725.0
Total Count : 37
Total Count Percent : 0.14%
Bad Count : 5
Good Count : 29
Ind Count : 3
Bad Count Percent : 1.16%
Node Default Rate : 13.51%
(Rank 10) No.6 DAYS_EMPLOYED > -1725.0
Total Count : 4,332
Total Count Percent : 16.98%
Bad Count : 118
Good Count : 3,741
Ind Count : 473
Bad Count Percent : 27.38%
Node Default Rate : 2.72%
(Rank 3) No.7 CNT_CHILDREN <= 1.5
Total Count : 3,544
Total Count Percent : 13.89%
Bad Count : 44
Good Count : 3,112
Ind Count : 388
Bad Count Percent : 10.21%
Node Default Rate : 1.24%
(Rank 13) No.8 CNT_CHILDREN > 1.5
Total Count : 497
Total Count Percent : 1.95%
Bad Count : 15
Good Count : 403
Ind Count : 79
Bad Count Percent : 3.48%
Node Default Rate : 3.02%
(Rank 11) No.11 OCCUPATION_TYPE in (Accountants, Core staff, Drivers, High skill tech staff, Sales staff)
Total Count : 2,209
Total Count Percent : 8.66%
Bad Count : 60
Good Count : 1,908
Ind Count : 241
Bad Count Percent : 13.92%
Node Default Rate : 2.72%
(Rank 2) No.12 OCCUPATION_TYPE not in (Accountants, Core staff, Drivers, High skill tech staff, Sales staff) (missing)
Total Count : 4,198
Total Count Percent : 16.45%
Bad Count : 51
Good Count : 3,708
Ind Count : 439
Bad Count Percent : 11.83%
Node Default Rate : 1.21%
Node Missing Percent : 40.09%
Total Missing Percent : 6.60%
(Rank 1) No.13 OCCUPATION_TYPE in (Accountants, Cleaning staff, Drivers, High skill tech staff, Laborers, Medicine staff, Sales staff, Secretaries)
Total Count : 4,585
Total Count Percent : 18.01%
Bad Count : 38
Good Count : 4,163
Ind Count : 394
Bad Count Percent : 8.82%
Node Default Rate : 0.83%
(Rank 7) No.14 OCCUPATION_TYPE not in (Accountants, Cleaning staff, Drivers, High skill tech staff, Laborers, Medicine staff, Sales staff, Secretaries) (missing)
Total Count : 6,107
Total Count Percent : 23.93%
Bad Count : 100
Good Count : 5,451
Ind Count : 556
Bad Count Percent : 23.20%
Node Default Rate : 1.64%
Node Missing Percent : 64.35%
Total Missing Percent : 15.40%

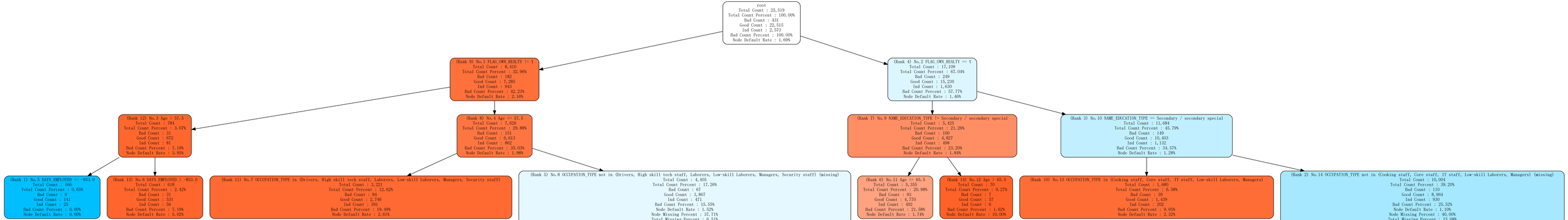
Train Tree: 9


root
Total Count : 25,519
Total Count Percent : 100.00%
Bad Count : 431
Good Count : 22,515
Ind Count : 2,573
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 10) No.1 DAYS_EMPLOYED > -4483.5
Total Count : 21,950
Total Count Percent : 86.01%
Bad Count : 400
Good Count : 19,368
Ind Count : 2,182
Bad Count Percent : 92.81%
Node Default Rate : 1.82%
(Rank 4) No.2 DAYS_EMPLOYED <= -4483.5
Total Count : 3,569
Total Count Percent : 13.99%
Bad Count : 31
Good Count : 3,147
Ind Count : 391
Bad Count Percent : 7.19%
Node Default Rate : 0.87%
(Rank 11) No.3 OCCUPATION_TYPE in (Accountants, Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers)
Total Count : 4,980
Total Count Percent : 19.51%
Bad Count : 133
Good Count : 4,347
Ind Count : 500
Bad Count Percent : 30.86%
Node Default Rate : 2.67%
(Rank 9) No.4 OCCUPATION_TYPE not in (Accountants, Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers) (missing)
Total Count : 16,970
Total Count Percent : 66.50%
Bad Count : 267
Good Count : 15,021
Ind Count : 1,682
Bad Count Percent : 61.95%
Node Default Rate : 1.57%
Node Missing Percent : 42.60%
Total Missing Percent : 28.33%
(Rank 5) No.9 AMT_INCOME_TOTAL > 111375.0
Total Count : 3,021
Total Count Percent : 11.84%
Bad Count : 30
Good Count : 2,644
Ind Count : 347
Bad Count Percent : 6.96%
Node Default Rate : 0.99%
(Rank 2) No.10 AMT_INCOME_TOTAL <= 111375.0
Total Count : 548
Total Count Percent : 2.15%
Bad Count : 1
Good Count : 503
Ind Count : 44
Bad Count Percent : 0.23%
Node Default Rate : 0.18%
(Rank 13) No.5 AMT_INCOME_TOTAL <= 308250.0
Total Count : 4,392
Total Count Percent : 17.21%
Bad Count : 127
Good Count : 3,830
Ind Count : 435
Bad Count Percent : 29.47%
Node Default Rate : 2.89%
(Rank 6) No.6 AMT_INCOME_TOTAL > 308250.0
Total Count : 588
Total Count Percent : 2.30%
Bad Count : 6
Good Count : 517
Ind Count : 65
Bad Count Percent : 1.39%
Node Default Rate : 1.02%
(Rank 14) No.7 NAME_FAMILY_STATUS == Widow
Total Count : 876
Total Count Percent : 3.43%
Bad Count : 33
Good Count : 775
Ind Count : 68
Bad Count Percent : 7.66%
Node Default Rate : 3.77%
(Rank 7) No.8 NAME_FAMILY_STATUS != Widow
Total Count : 16,094
Total Count Percent : 63.07%
Bad Count : 234
Good Count : 14,246
Ind Count : 1,614
Bad Count Percent : 54.29%
Node Default Rate : 1.45%
(Rank 12) No.11 AMT_INCOME_TOTAL <= 123975.0
Total Count : 281
Total Count Percent : 1.10%
Bad Count : 8
Good Count : 242
Ind Count : 31
Bad Count Percent : 1.86%
Node Default Rate : 2.85%
(Rank 3) No.12 AMT_INCOME_TOTAL > 123975.0
Total Count : 2,740
Total Count Percent : 10.74%
Bad Count : 22
Good Count : 2,402
Ind Count : 316
Bad Count Percent : 5.10%
Node Default Rate : 0.80%
(Rank 1) No.13 CODE_GENDER == F
Total Count : 484
Total Count Percent : 1.90%
Bad Count : 0
Good Count : 442
Ind Count : 42
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 8) No.14 CODE_GENDER != F
Total Count : 64
Total Count Percent : 0.25%
Bad Count : 1
Good Count : 61
Ind Count : 2
Bad Count Percent : 0.23%
Node Default Rate : 1.56%

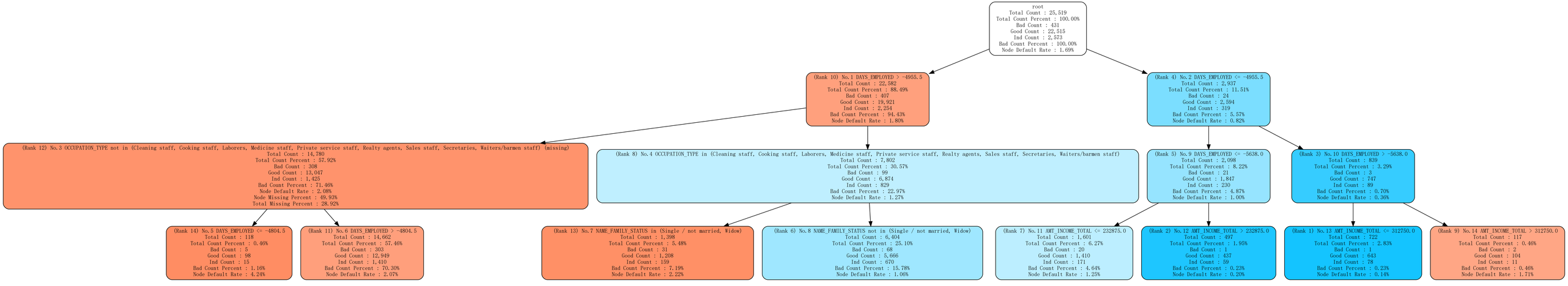
Train Tree: 10



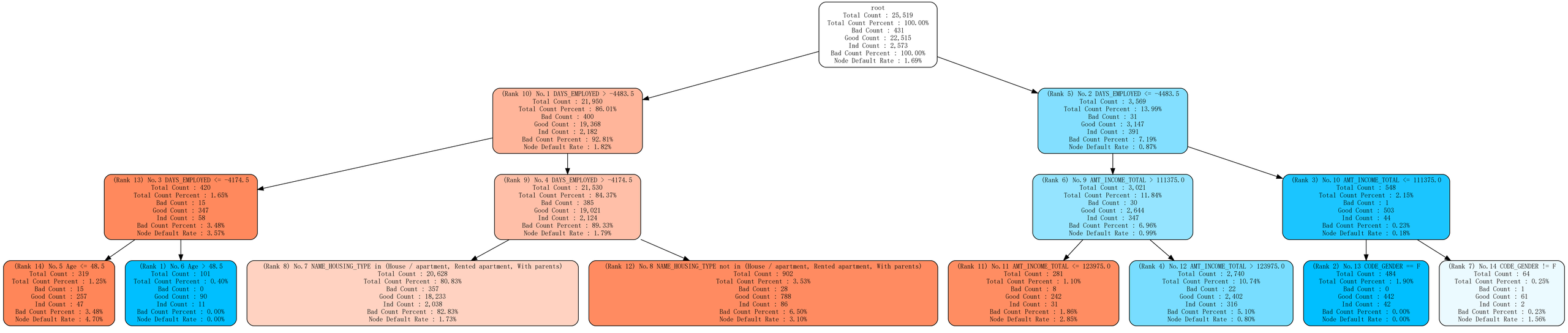
Train Tree: 11



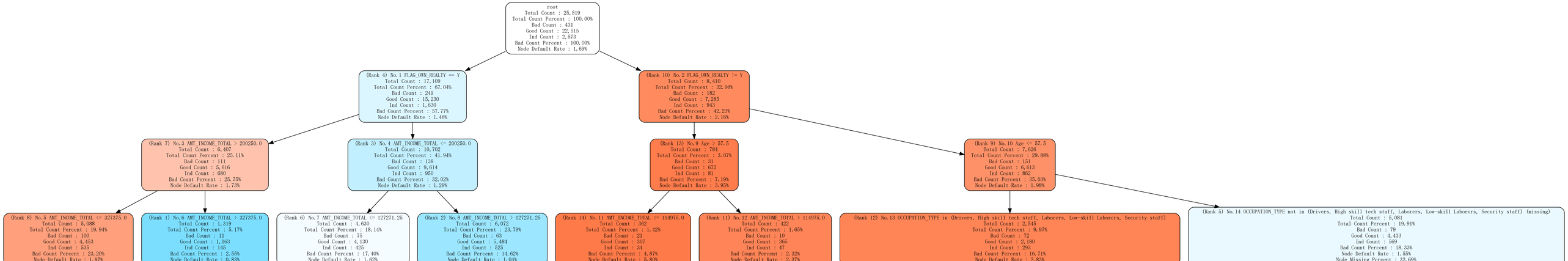
Train Tree: 12



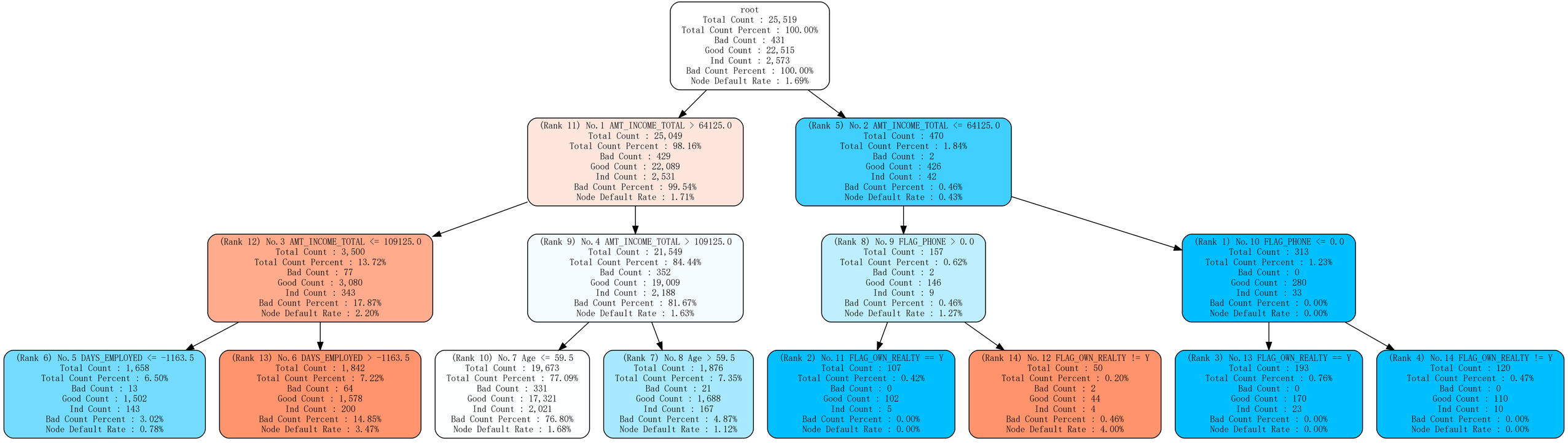
Train Tree: 13



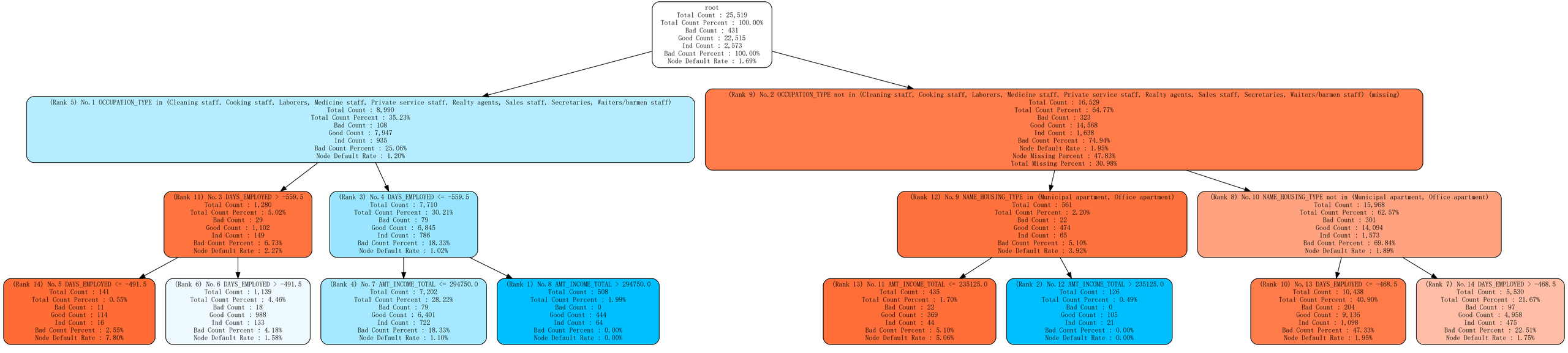
Train Tree: 14



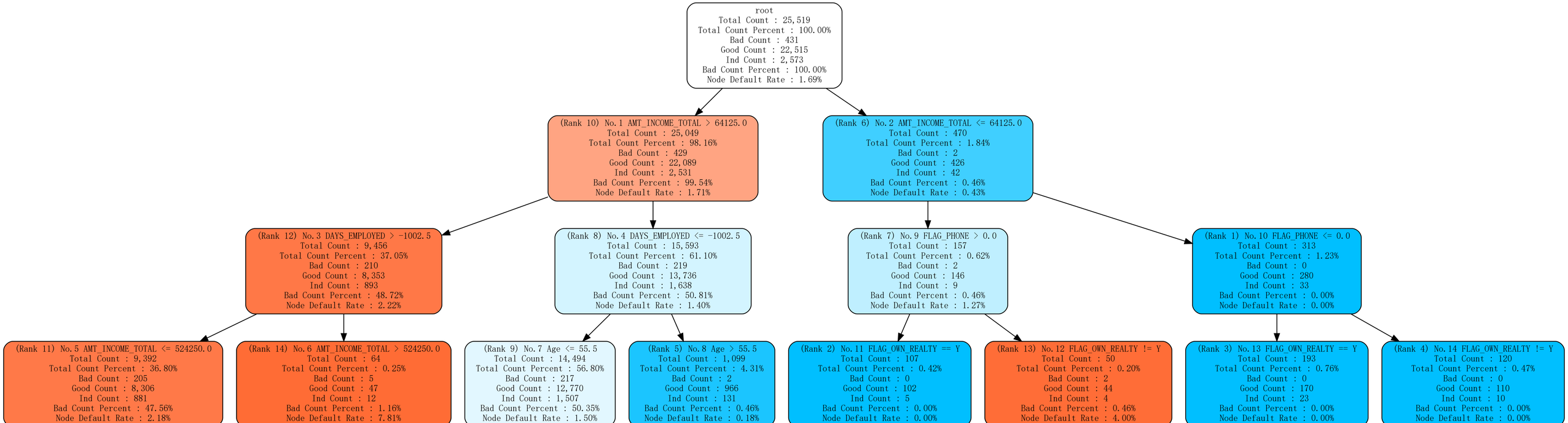
Train Tree: 15



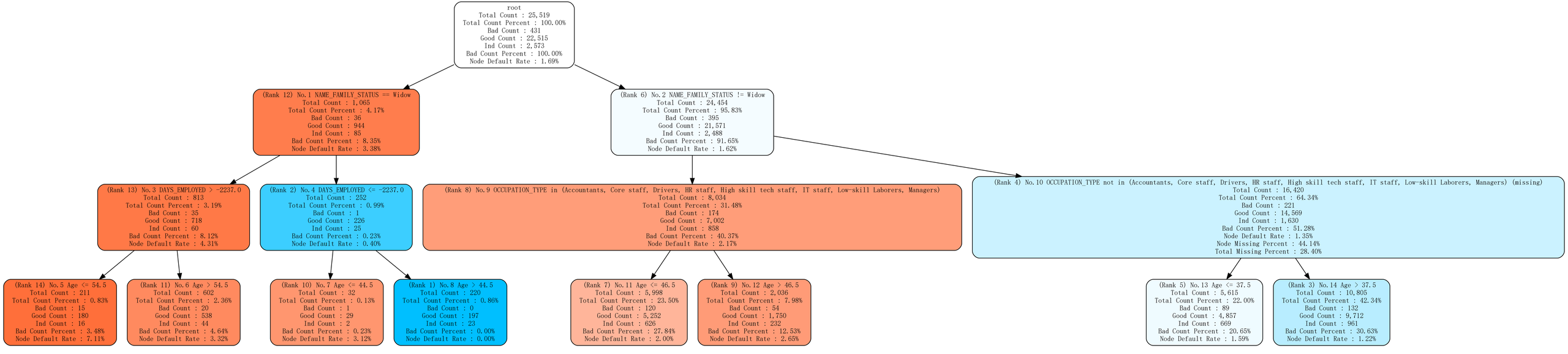
Train Tree: 16



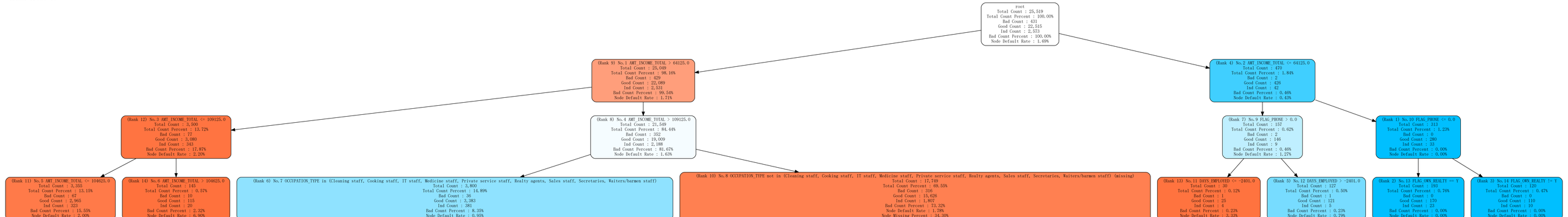
Train Tree: 17



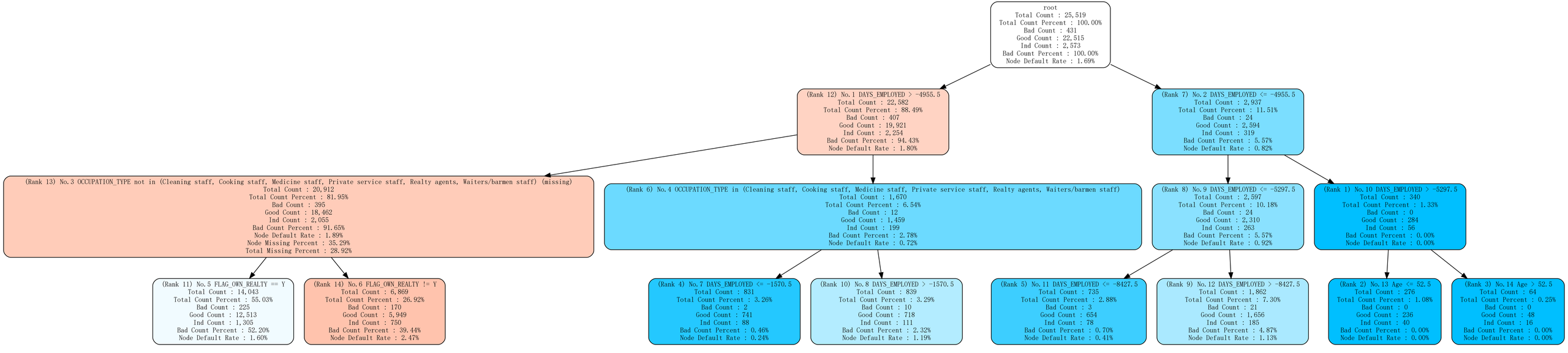
Train Tree: 18



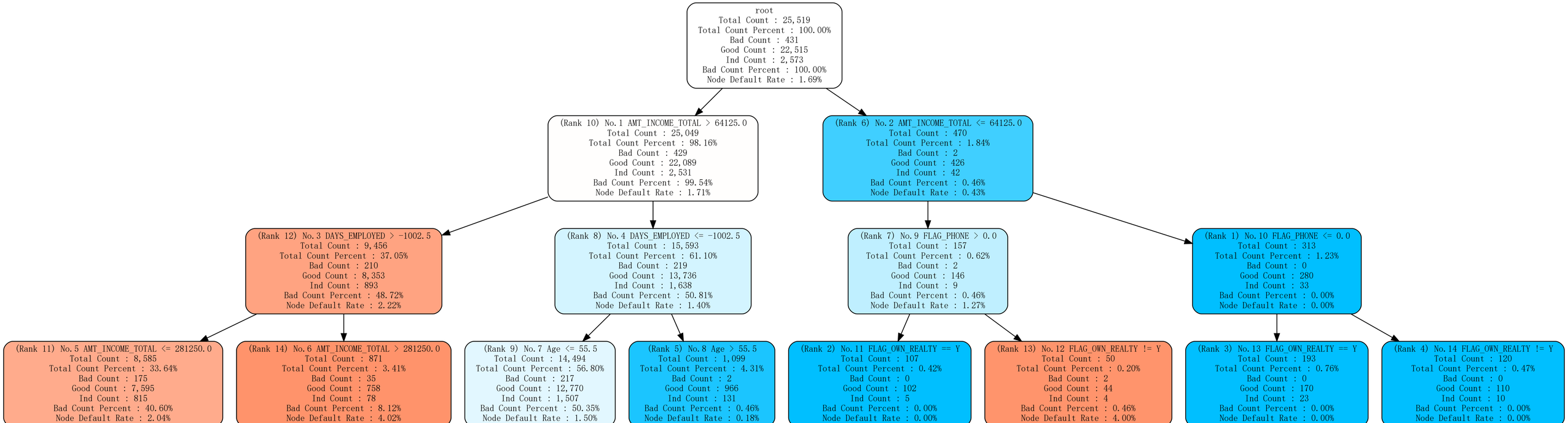
Train Tree: 19



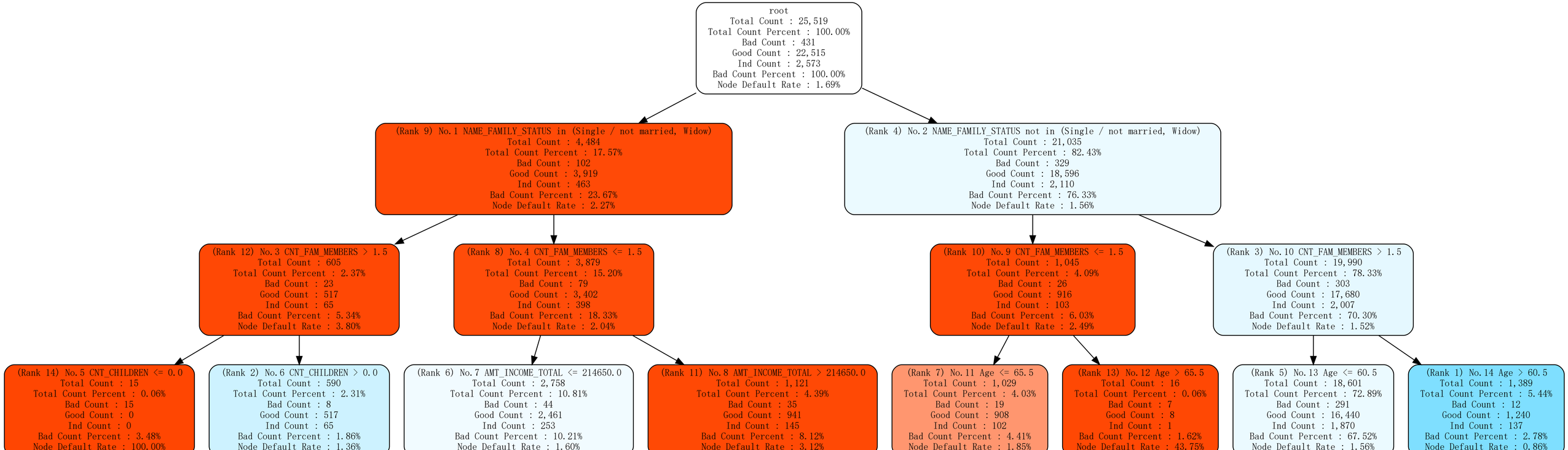
Train Tree: 20



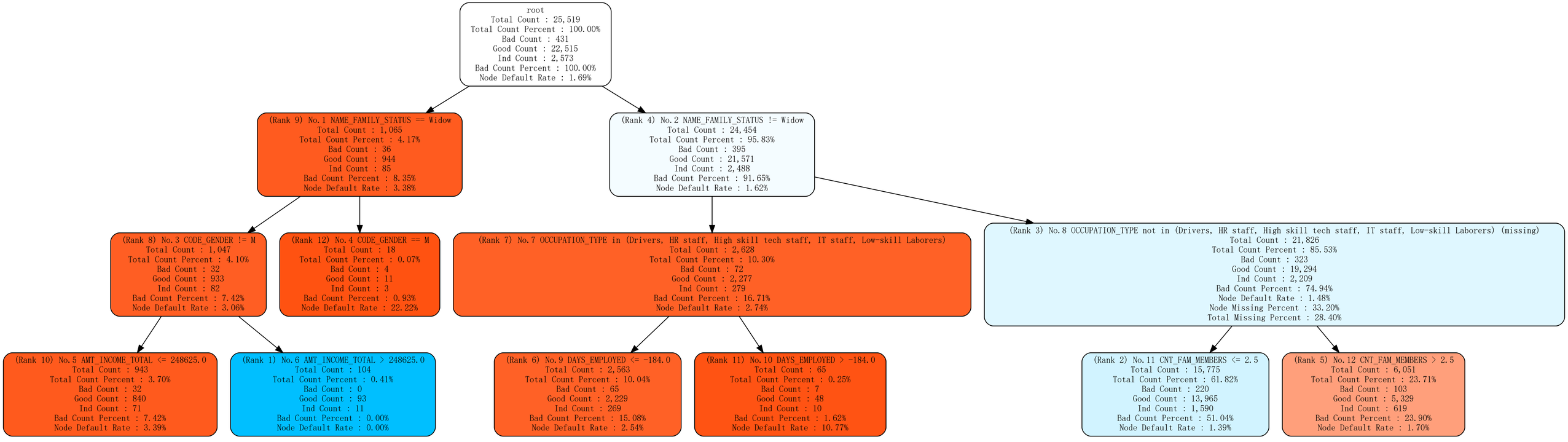
Train Tree: 21



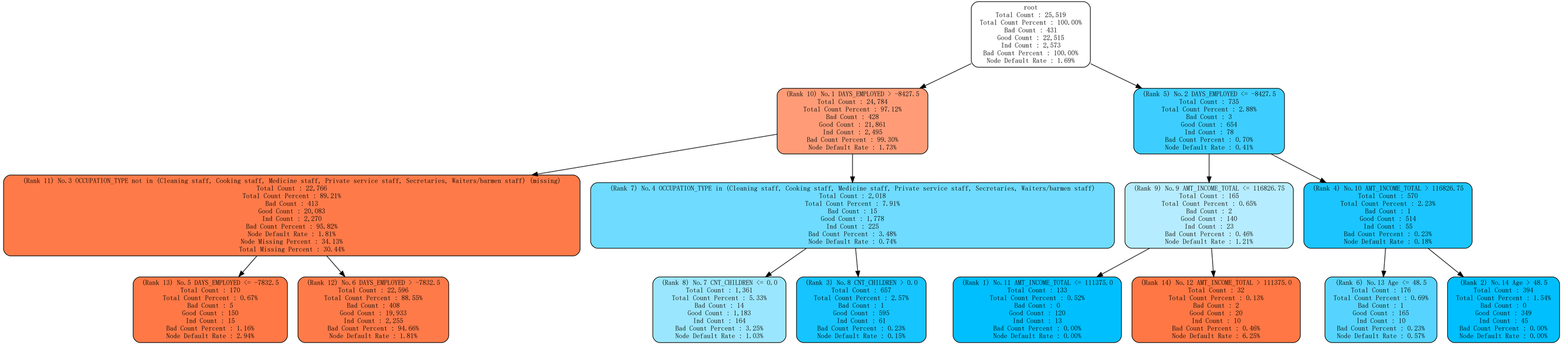
Train Tree: 22



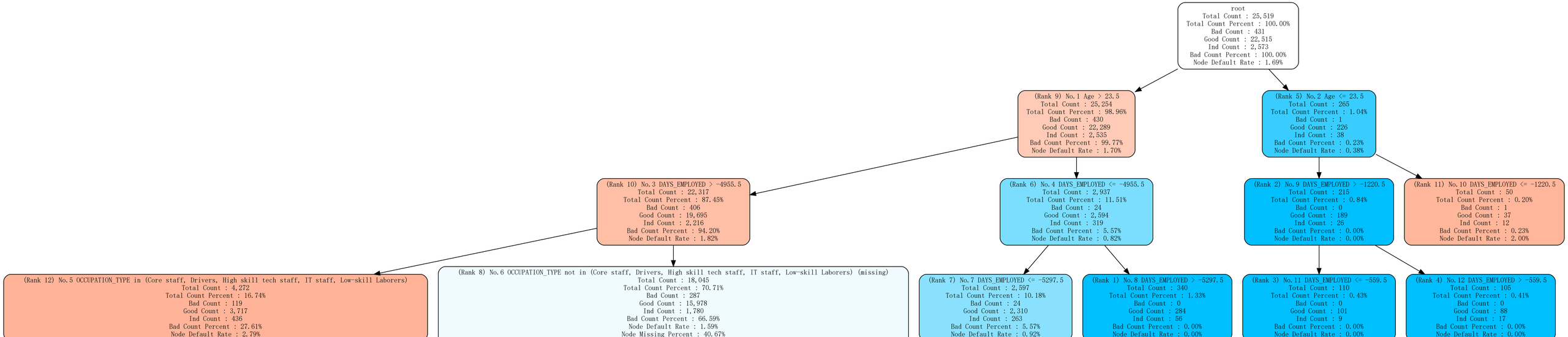
Train Tree: 23



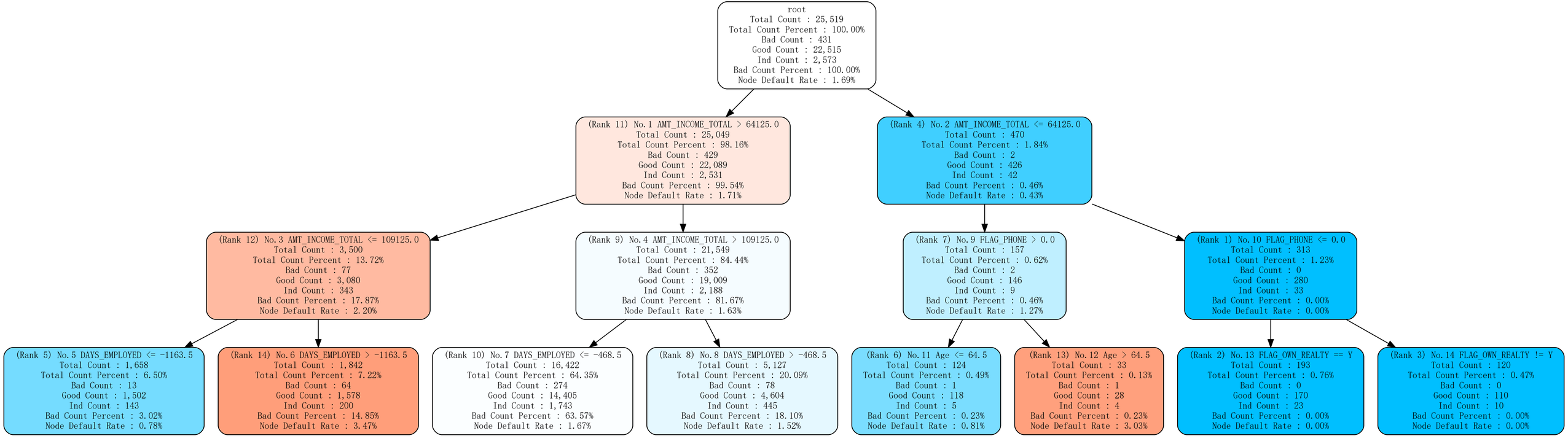
Train Tree: 24



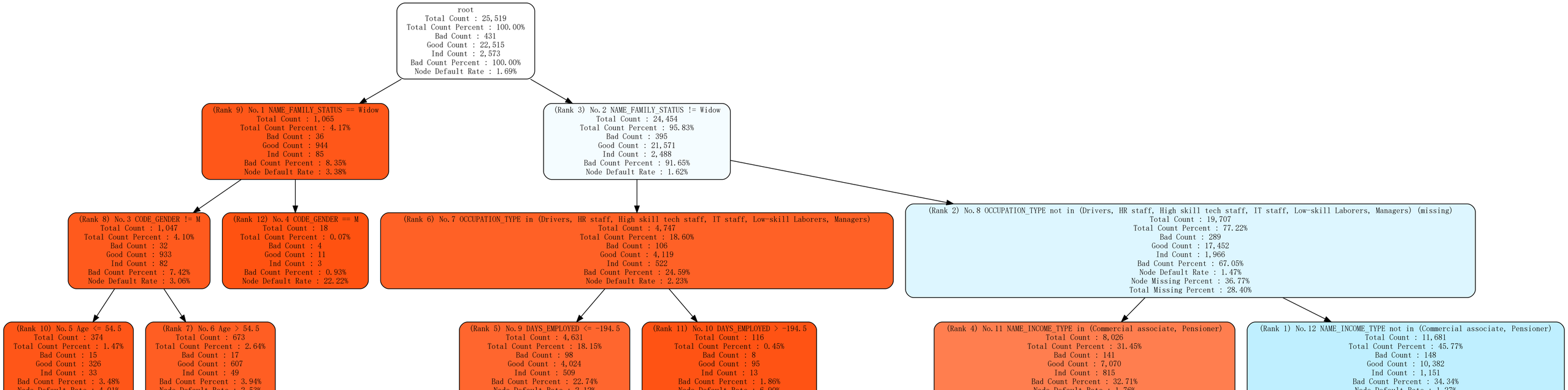
Train Tree: 25



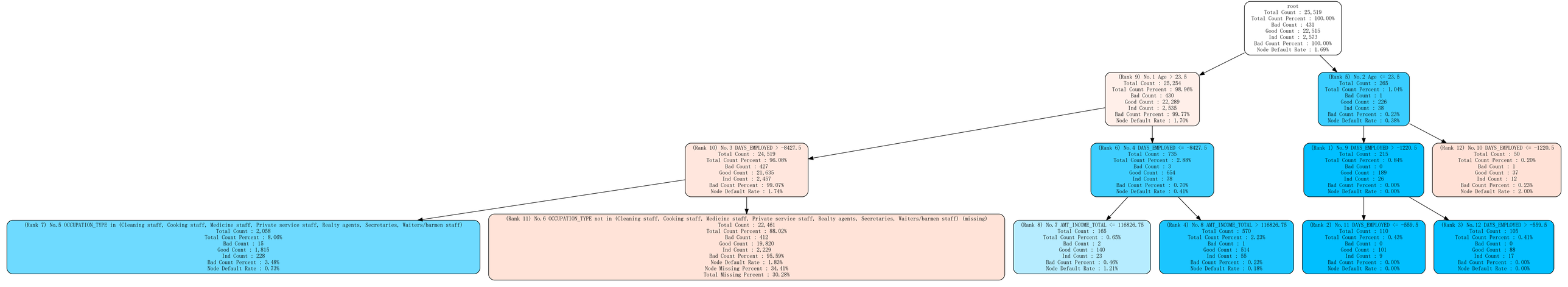
Train Tree: 26



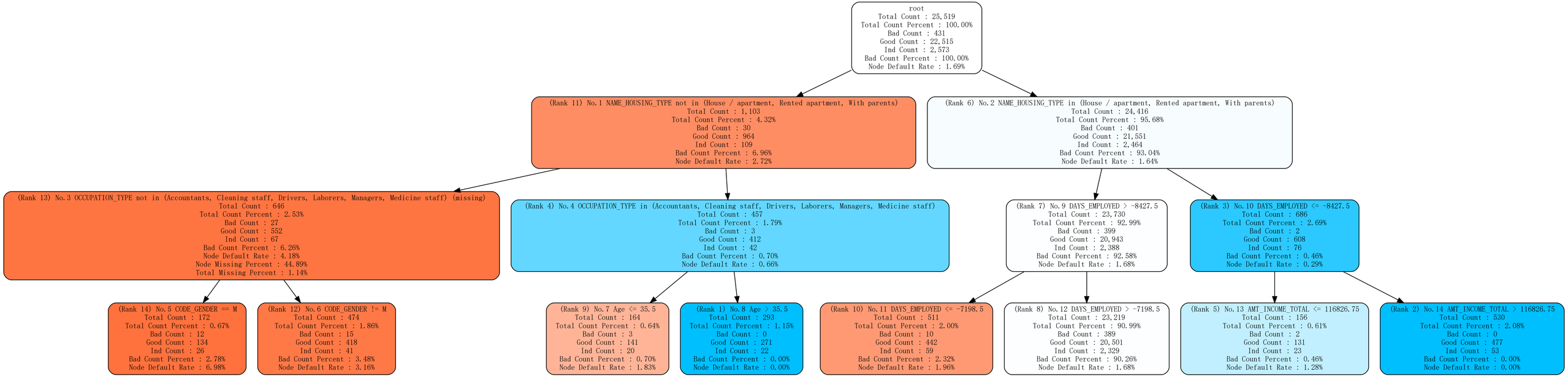
Train Tree: 27



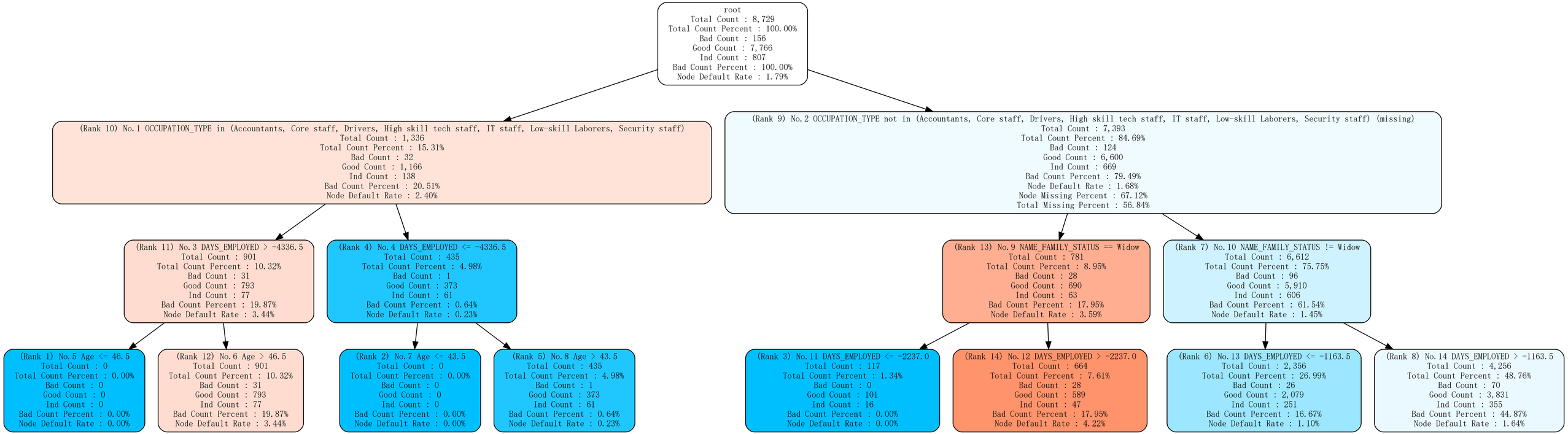
Train Tree: 28



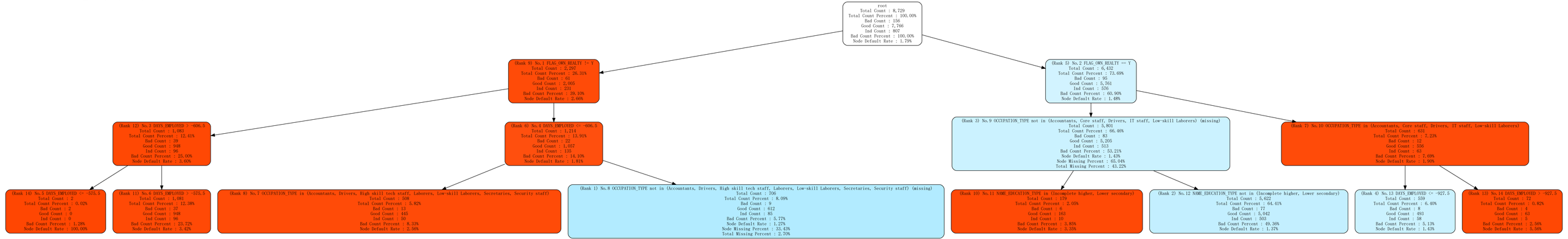
Train Tree: 29



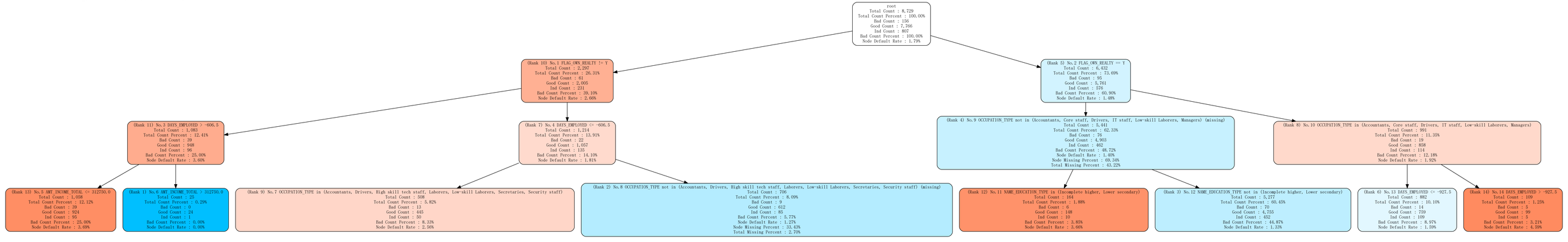
Train Tree: 0 - birth_year | 3 | (-inf, 1972-01-01]



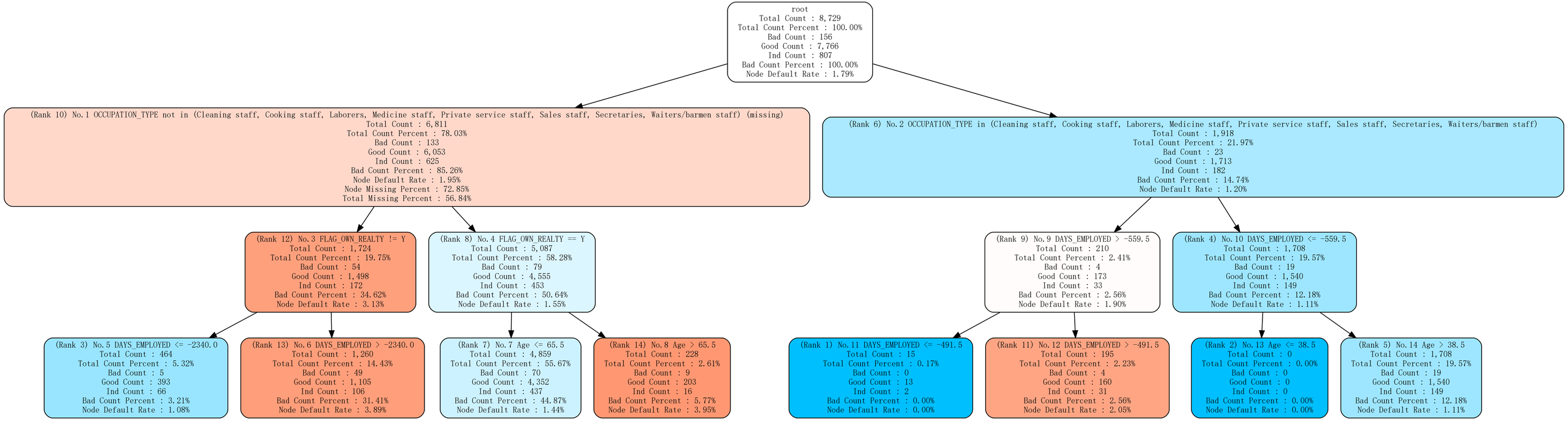
Train Tree: 1 - birth_year | 3 | (-inf, 1972-01-01]



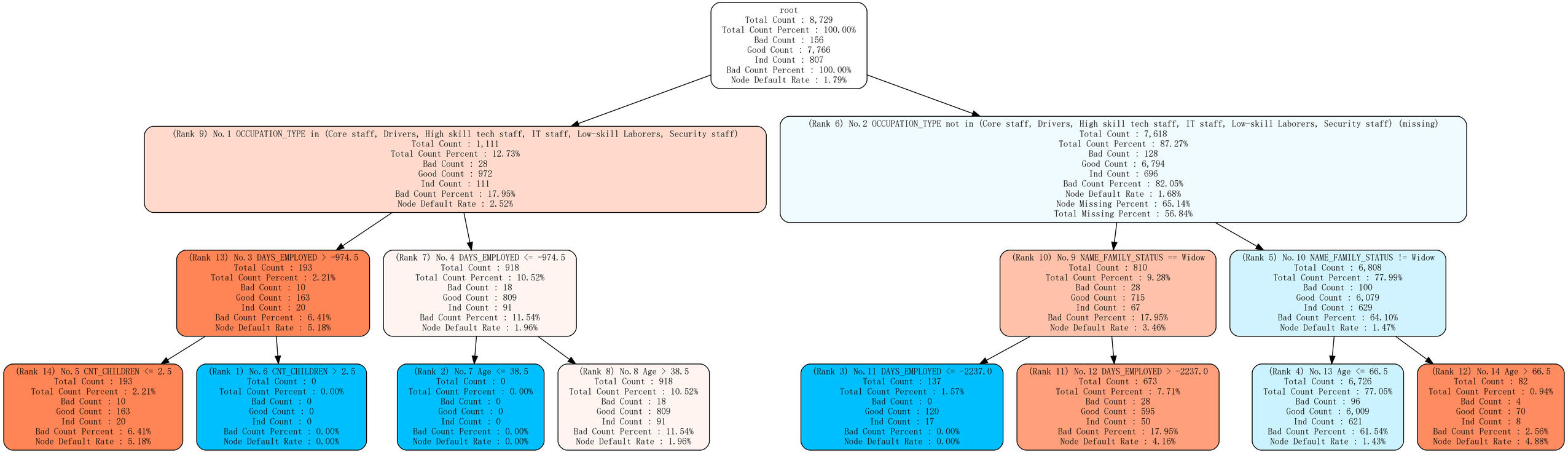
Train Tree: 2 - birth_year | 3 | (-inf, 1972-01-01]



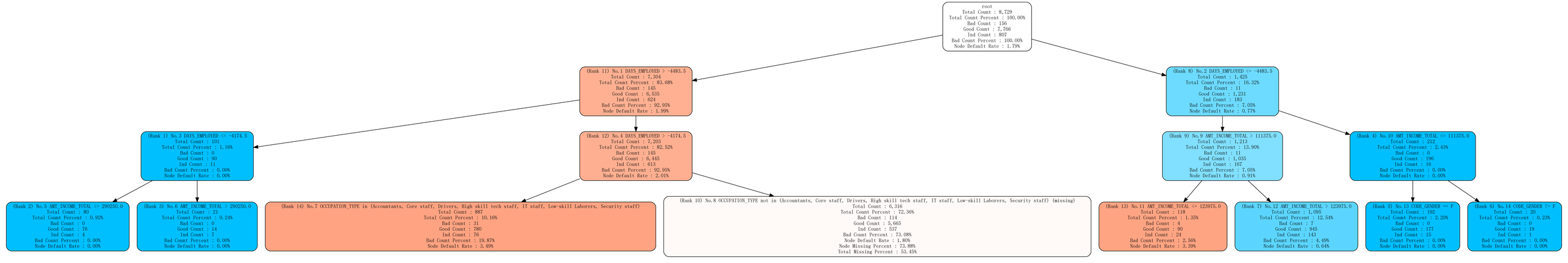
Train Tree: 3 - birth_year | 3 | (-inf, 1972-01-01]



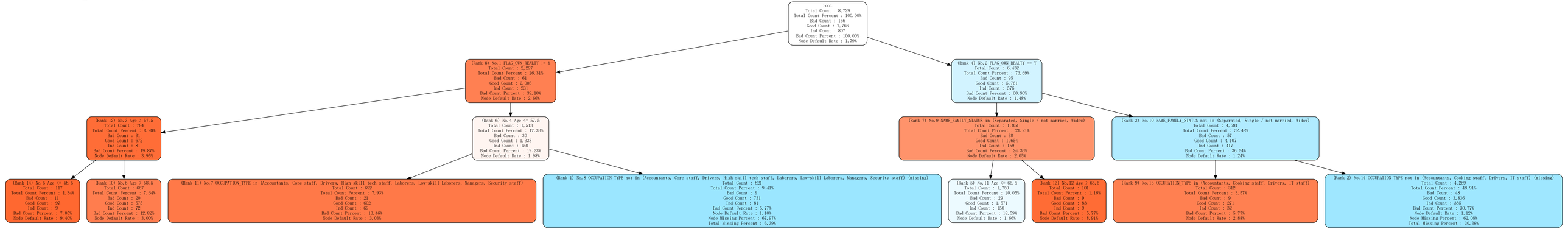
Train Tree: 4 - birth_year | 3 | (-inf, 1972-01-01]



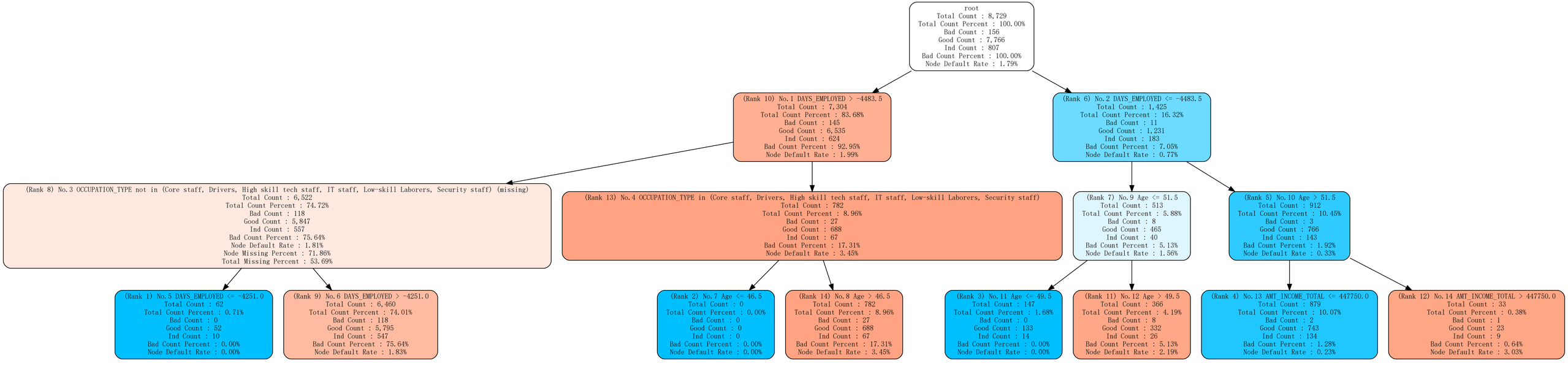
Train Tree: 5 - birth_year | 3 | (-inf, 1972-01-01]



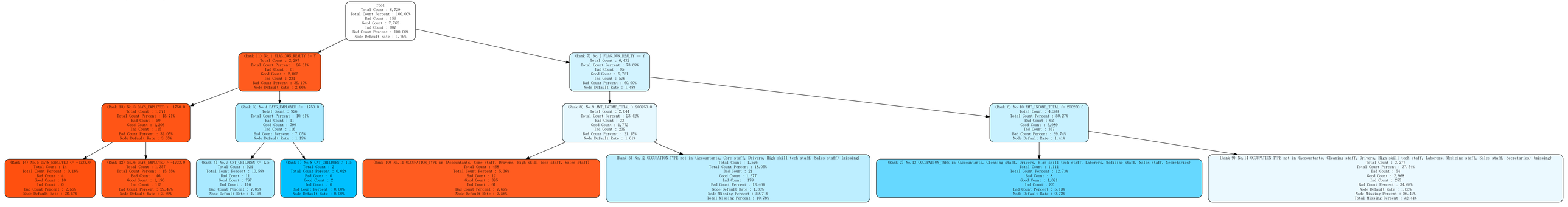
Train Tree: 6 - birth_year | 3 | (-inf, 1972-01-01]



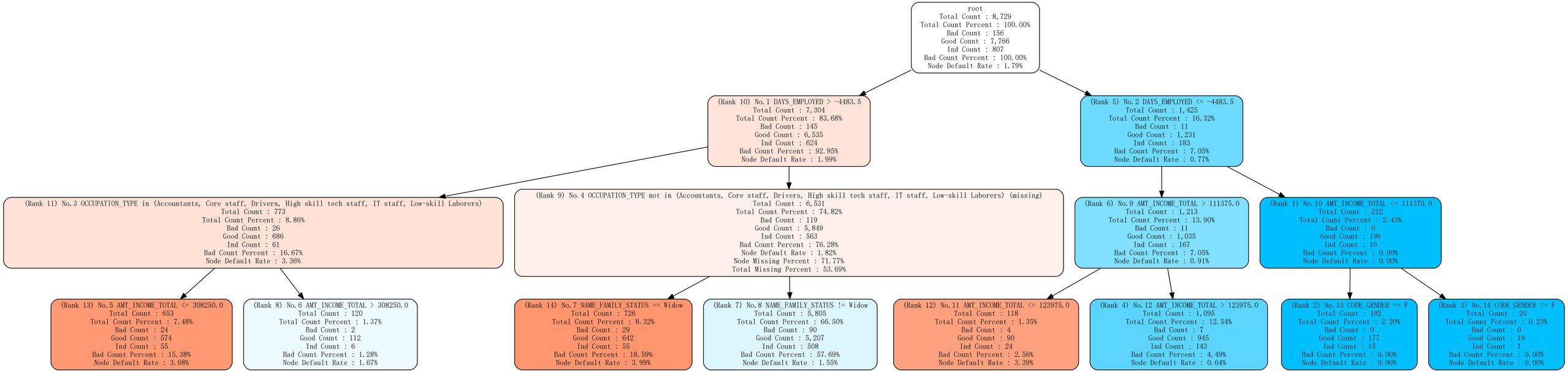
Train Tree: 7 - birth_year | 3 | (-inf, 1972-01-01]



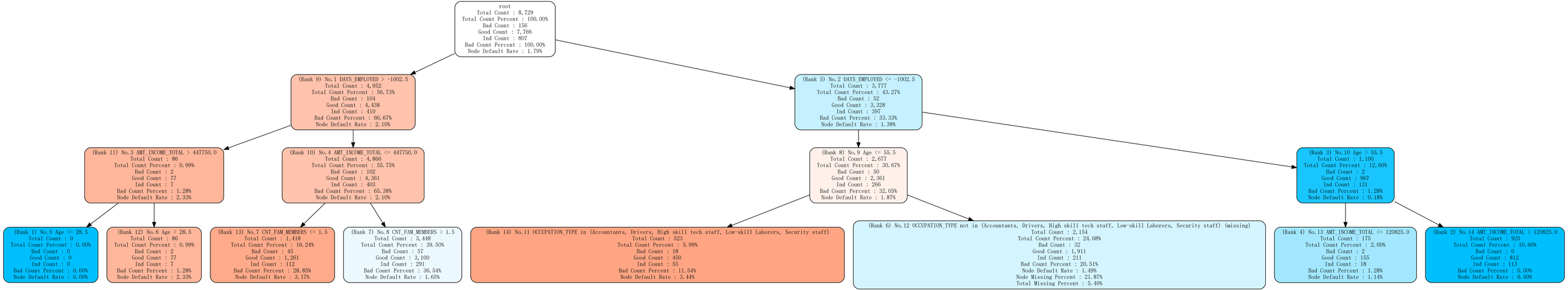
Train Tree: 8 - birth_year | 3 | (-inf, 1972-01-01]



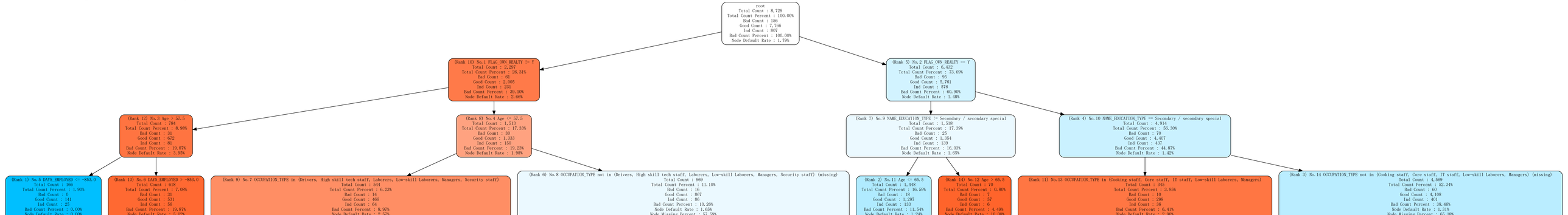
Train Tree: 9 - birth_year | 3 | (-inf, 1972-01-01]



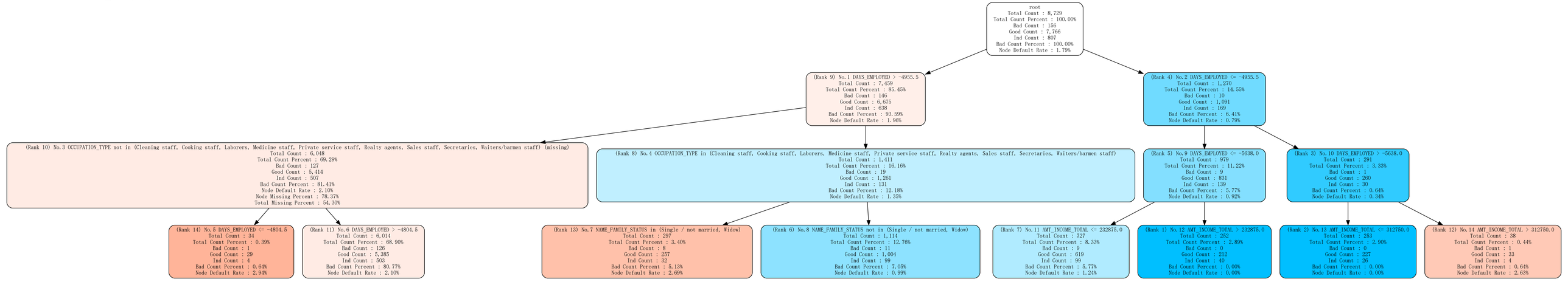
Train Tree: 10 - birth_year | 3 | (-inf, 1972-01-01]



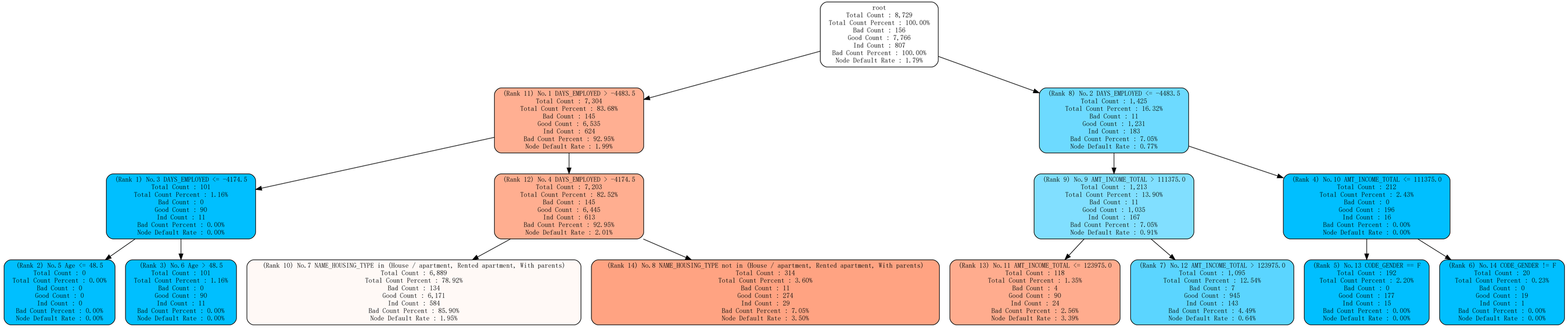
Train Tree: 11 - birth_year | 3 | (-inf, 1972-01-01]



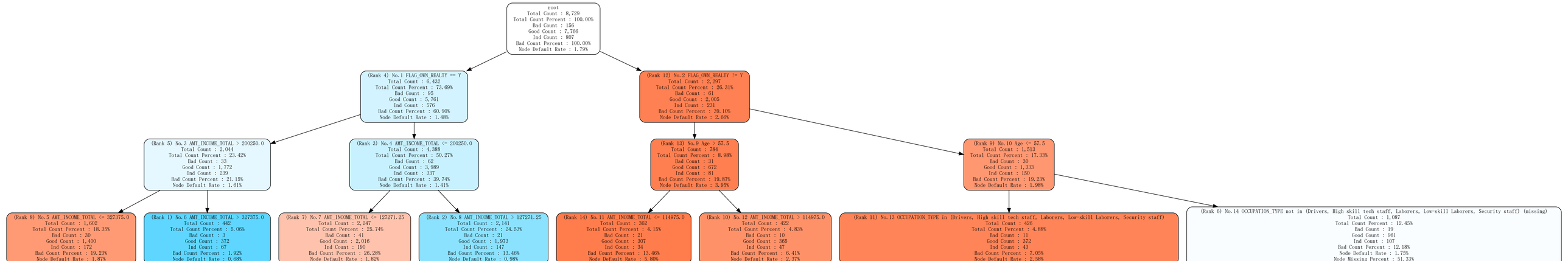
Train Tree: 12 - birth_year | 3 | (-inf, 1972-01-01]



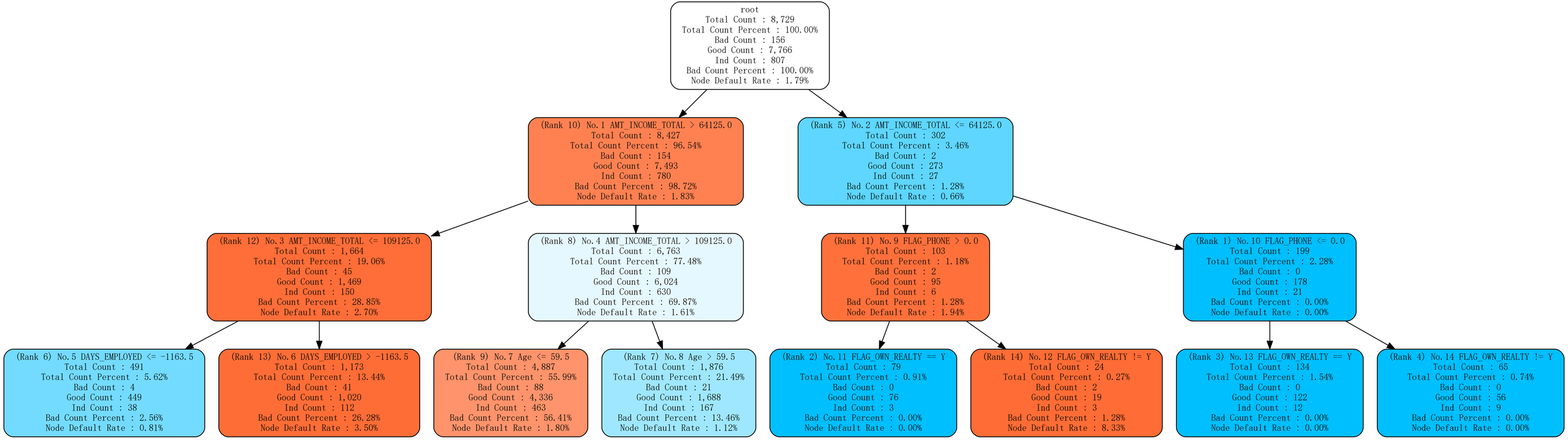
Train Tree: 13 - birth_year | 3 | (-inf, 1972-01-01]



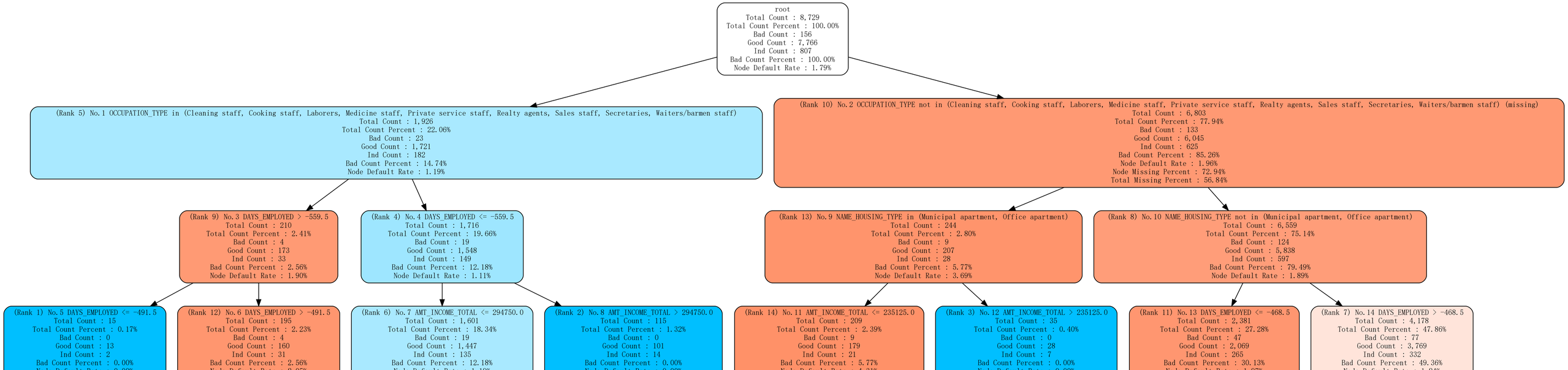
Train Tree: 14 - birth_year | 3 | (-inf, 1972-01-01]



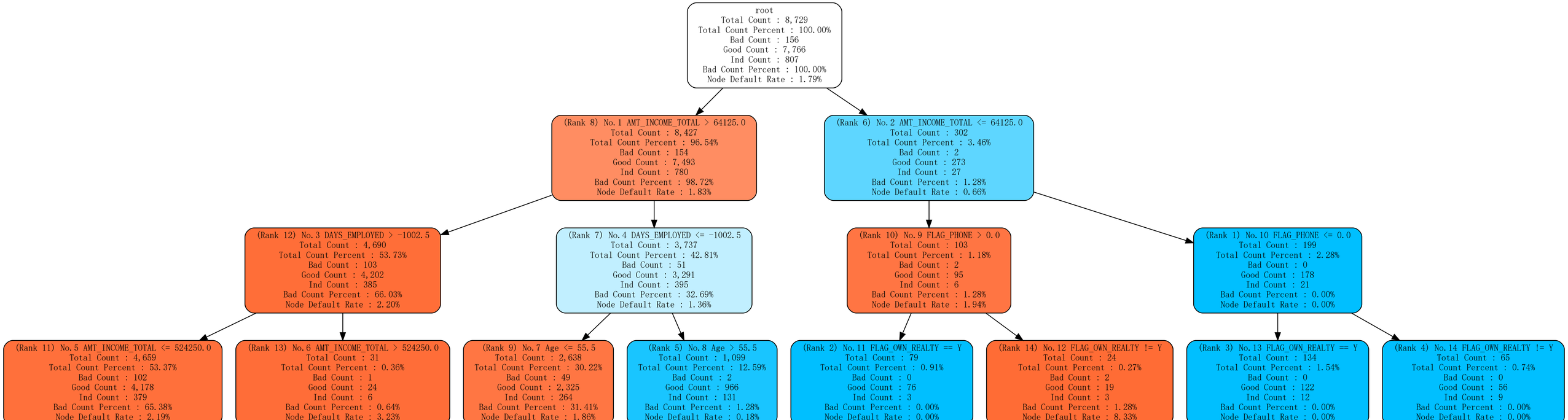
Train Tree: 15 - birth_year | 3 | (-inf, 1972-01-01]



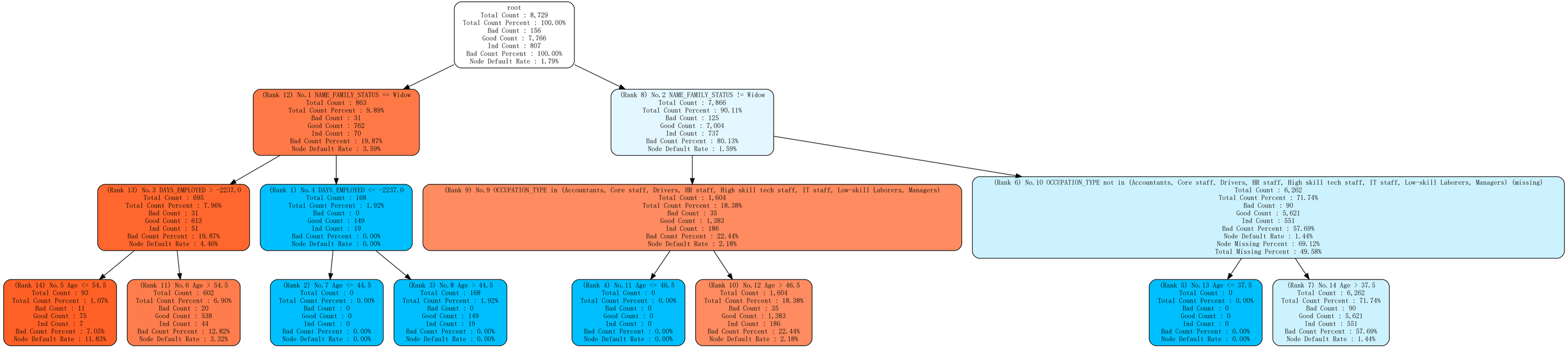
Train Tree: 16 - birth_year | 3 | (-inf, 1972-01-01]

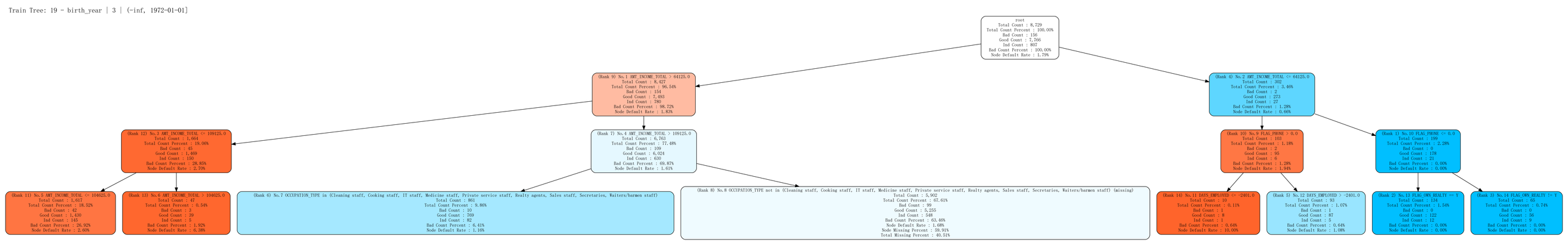


Train Tree: 17 - birth_year | 3 | (-inf, 1972-01-01]

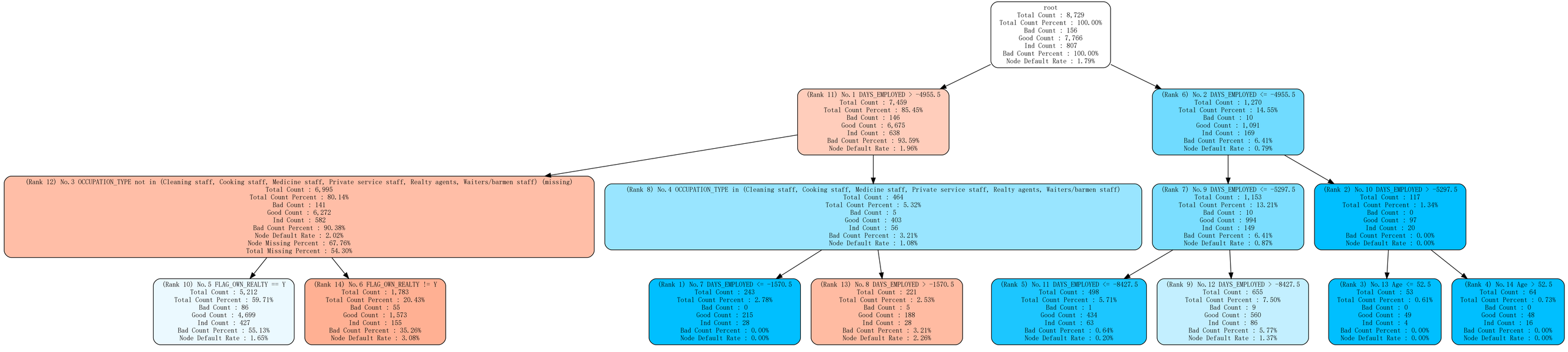


Train Tree: 18 - birth_year | 3 | (-inf, 1972-01-01]

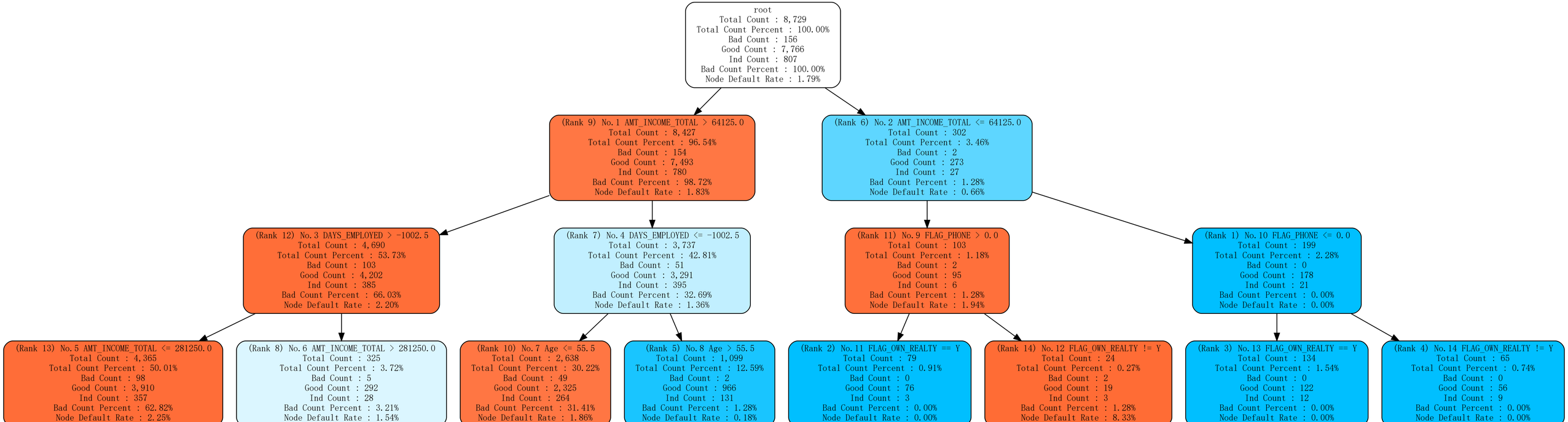



Train Tree: 19 - birth_year | 3 | (-inf, 1972-01-01]
root
Total Count : 8,729
Total Count Percent : 100.00%
Bad Count : 156
Good Count : 7,765
Ind Count : 807
Bad Count Percent : 100.00%
Node Default Rate : 1.79%
(Rank 9) No.1 AMT_INCOME_TOTAL > 64125.0
Total Count : 8,427
Total Count Percent : 96.54%
Bad Count : 154
Good Count : 7,493
Ind Count : 780
Bad Count Percent : 98.72%
Node Default Rate : 1.83%
(Rank 4) No.2 AMT_INCOME_TOTAL <= 64125.0
Total Count : 302
Total Count Percent : 3.46%
Bad Count : 2
Good Count : 273
Ind Count : 27
Bad Count Percent : 1.28%
Node Default Rate : 0.66%
(Rank 12) No.3 AMT_INCOME_TOTAL <= 109125.0
Total Count : 1,664
Total Count Percent : 19.06%
Bad Count : 45
Good Count : 1,469
Ind Count : 150
Bad Count Percent : 28.85%
Node Default Rate : 2.70%
(Rank 7) No.4 AMT_INCOME_TOTAL > 109125.0
Total Count : 6,763
Total Count Percent : 77.48%
Bad Count : 109
Good Count : 6,024
Ind Count : 630
Bad Count Percent : 69.87%
Node Default Rate : 1.61%
(Rank 10) No.9 FLAG_PHONE > 0.0
Total Count : 103
Total Count Percent : 1.18%
Bad Count : 2
Good Count : 95
Ind Count : 6
Bad Count Percent : 1.28%
Node Default Rate : 1.94%
(Rank 1) No.10 FLAG_PHONE <= 0.0
Total Count : 199
Total Count Percent : 2.28%
Bad Count : 0
Good Count : 178
Ind Count : 21
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 11) No.5 AMT_INCOME_TOTAL <= 104625.0
Total Count : 1,617
Total Count Percent : 18.52%
Bad Count : 42
Good Count : 1,430
Ind Count : 145
Bad Count Percent : 26.92%
Node Default Rate : 2.60%
(Rank 13) No.6 AMT_INCOME_TOTAL > 104625.0
Total Count : 47
Total Count Percent : 0.54%
Bad Count : 3
Good Count : 39
Ind Count : 5
Bad Count Percent : 1.92%
Node Default Rate : 6.38%
(Rank 6) No.7 OCCUPATION_TYPE in (Cleaning staff, Cooking staff, IT staff, Medicine staff, Private service staff, Realty agents, Sales staff, Secretaries, Waiters/barmen staff)
Total Count : 861
Total Count Percent : 9.86%
Bad Count : 10
Good Count : 769
Ind Count : 82
Bad Count Percent : 6.41%
Node Default Rate : 1.16%
(Rank 8) No.8 OCCUPATION_TYPE not in (Cleaning staff, Cooking staff, IT staff, Medicine staff, Private service staff, Realty agents, Sales staff, Secretaries, Waiters/barmen staff) (missing)
Total Count : 5,902
Total Count Percent : 67.61%
Bad Count : 99
Good Count : 5,255
Ind Count : 548
Bad Count Percent : 63.46%
Node Default Rate : 1.68%
Node Missing Percent : 59.91%
Total Missing Percent : 40.51%
(Rank 14) No.11 DAYS_EMPLOYED <= -2401.0
Total Count : 10
Total Count Percent : 0.11%
Bad Count : 1
Good Count : 8
Ind Count : 1
Bad Count Percent : 0.64%
Node Default Rate : 10.00%
(Rank 5) No.12 DAYS_EMPLOYED > -2401.0
Total Count : 93
Total Count Percent : 1.07%
Bad Count : 1
Good Count : 87
Ind Count : 5
Bad Count Percent : 0.64%
Node Default Rate : 1.08%
(Rank 2) No.13 FLAG_OWN_REALTY == Y
Total Count : 134
Total Count Percent : 1.54%
Bad Count : 0
Good Count : 122
Ind Count : 12
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 3) No.14 FLAG_OWN_REALTY != Y
Total Count : 65
Total Count Percent : 0.74%
Bad Count : 0
Good Count : 56
Ind Count : 9
Bad Count Percent : 0.00%
Node Default Rate : 0.00%

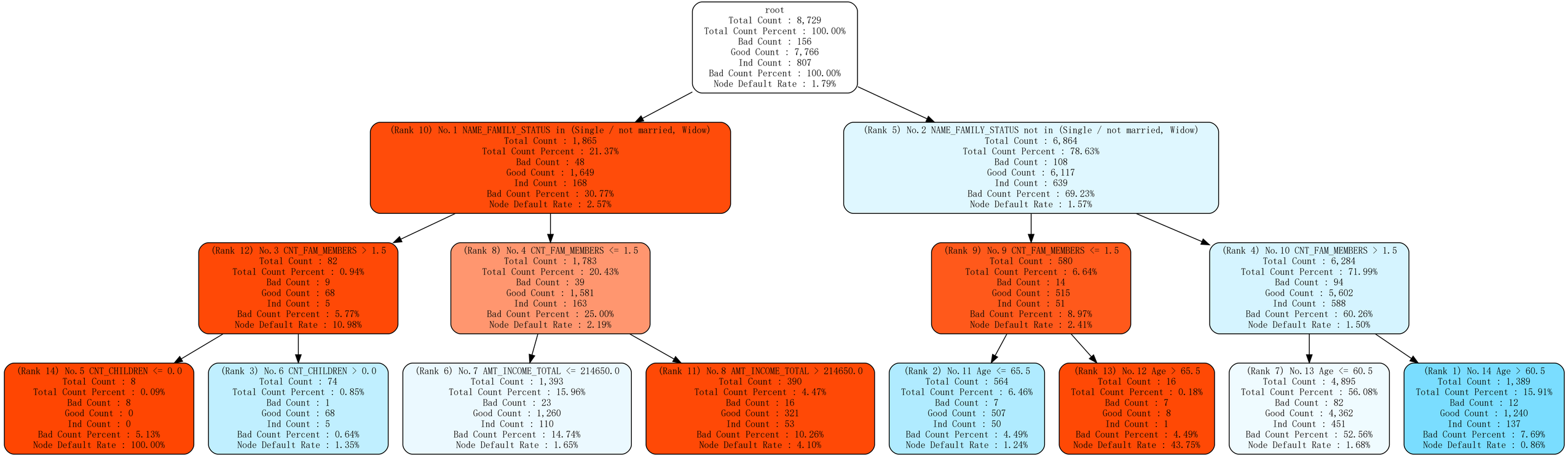
Train Tree: 20 - birth_year | 3 | (-inf, 1972-01-01]



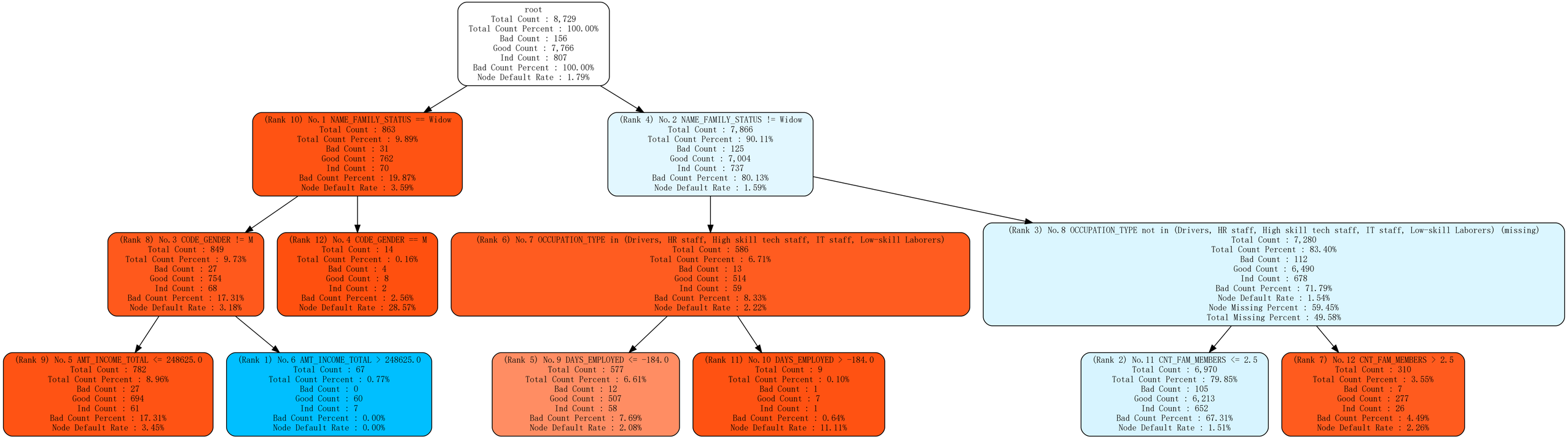
Train Tree: 21 - birth_year | 3 | (-inf, 1972-01-01]



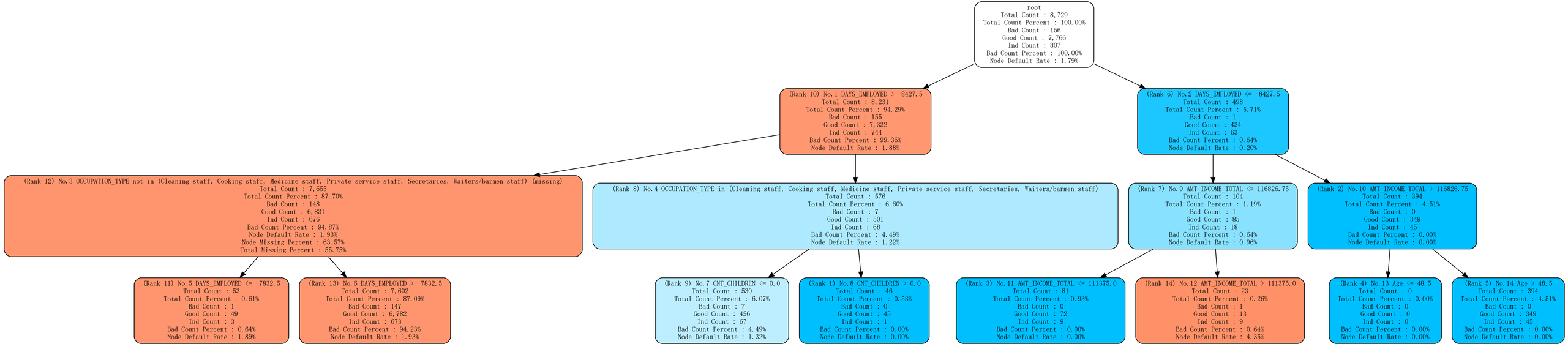
Train Tree: 22 - birth_year | 3 | (-inf, 1972-01-01]



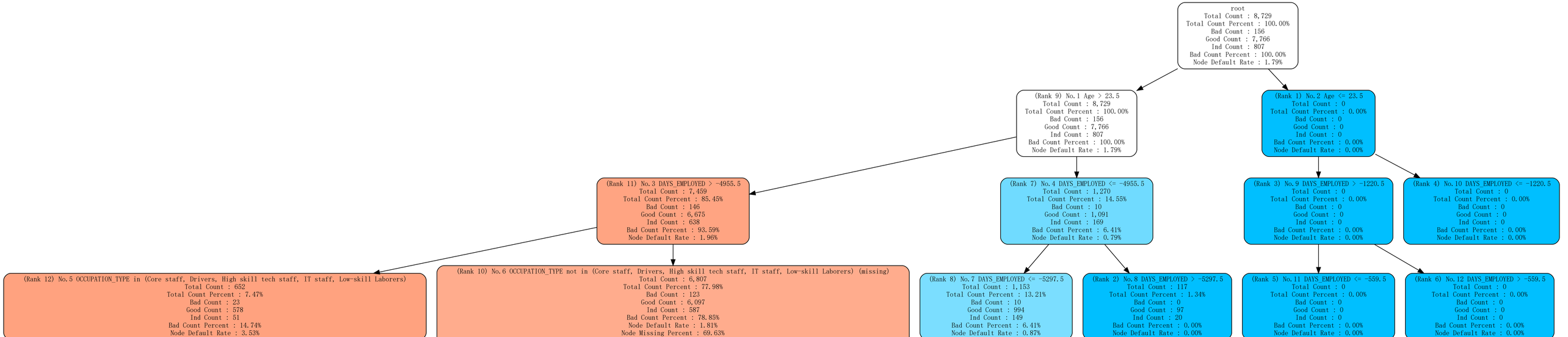
Train Tree: 23 - birth_year | 3 | (-inf, 1972-01-01]



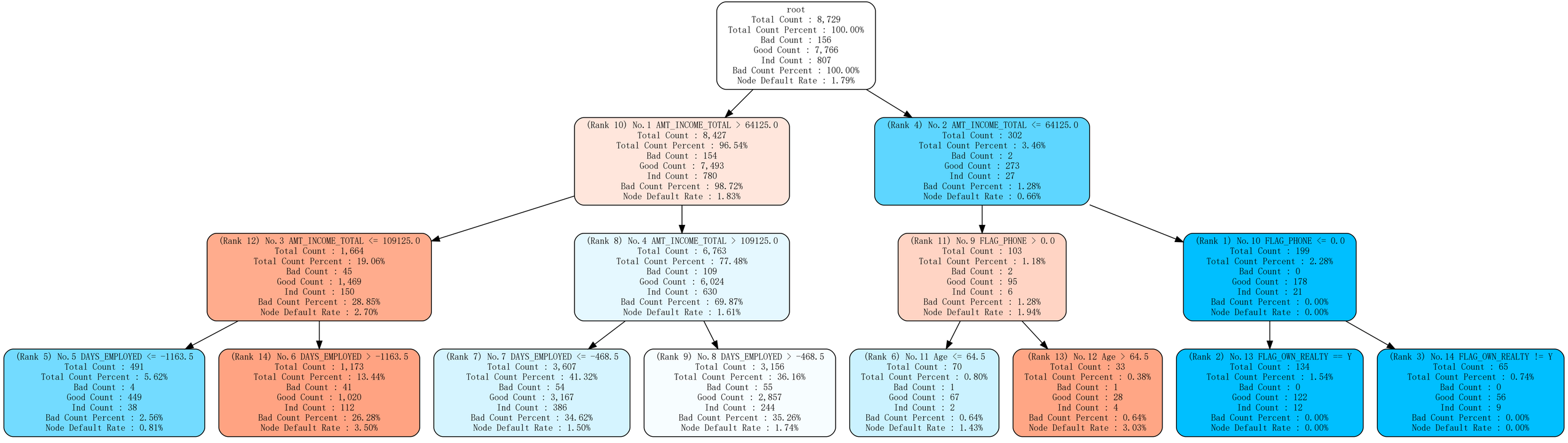
Train Tree: 24 - birth_year | 3 | (-inf, 1972-01-01]



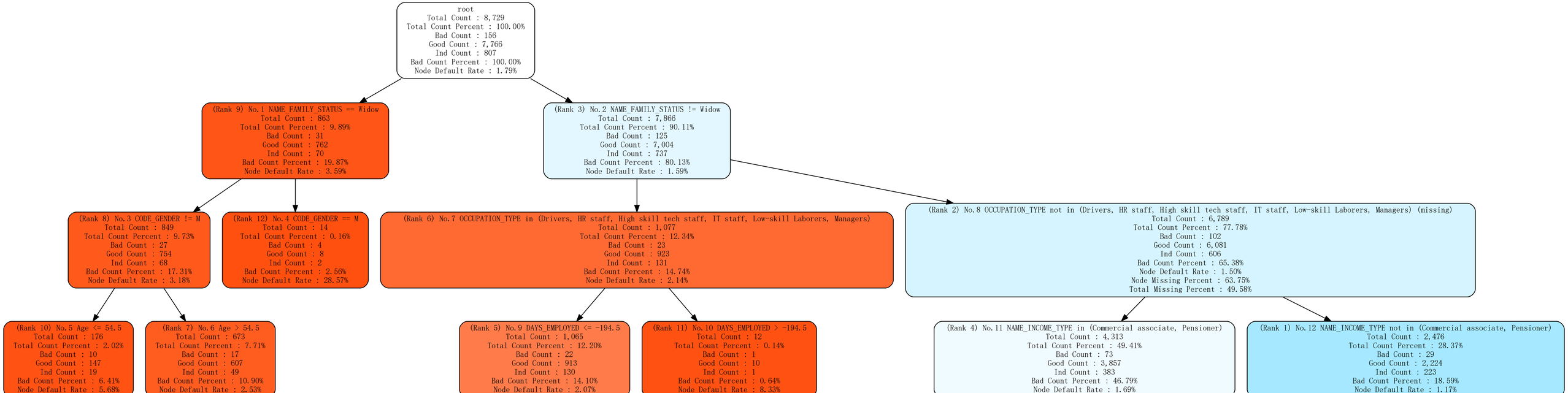
Train Tree: 25 - birth_year | 3 | (-inf, 1972-01-01]



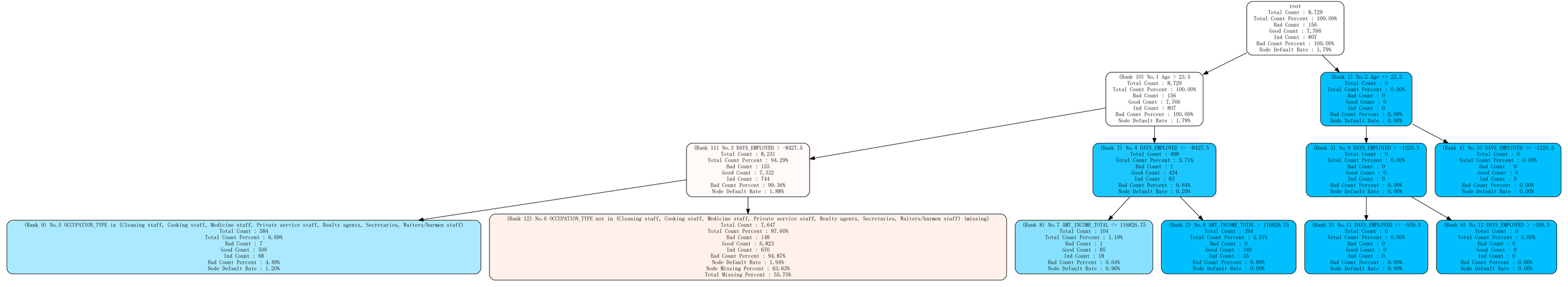
Train Tree: 26 - birth_year | 3 | (-inf, 1972-01-01]



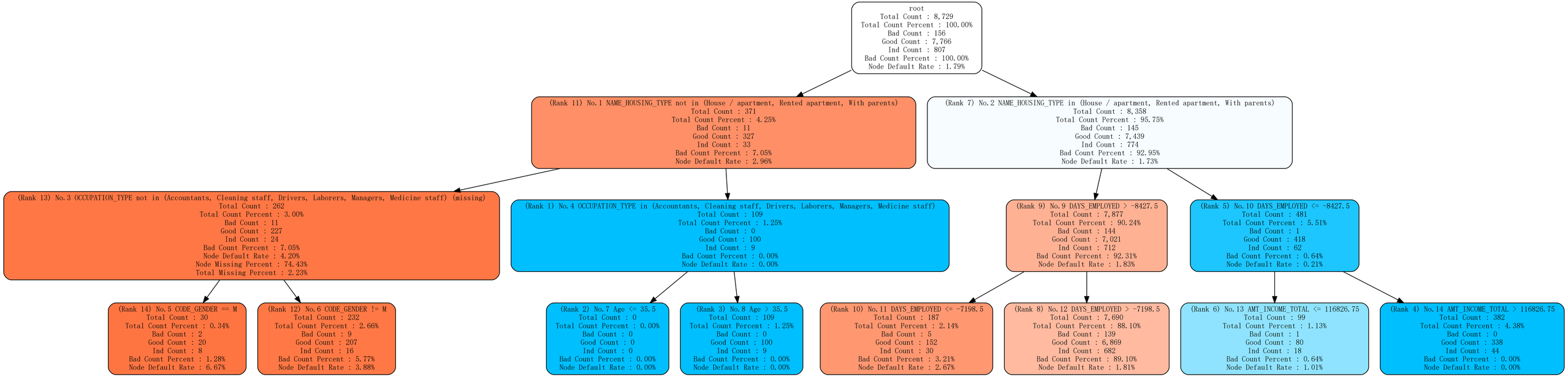
Train Tree: 27 - birth_year | 3 | (-inf, 1972-01-01]



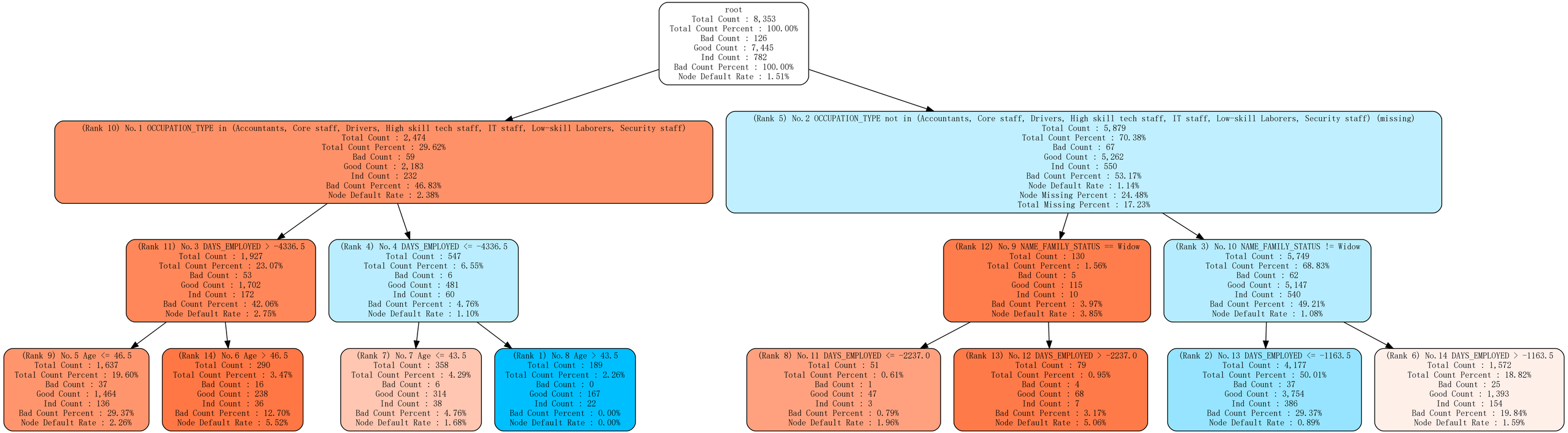
Train Tree: 28 - birth_year | 3 | (-inf, 1972-01-01]



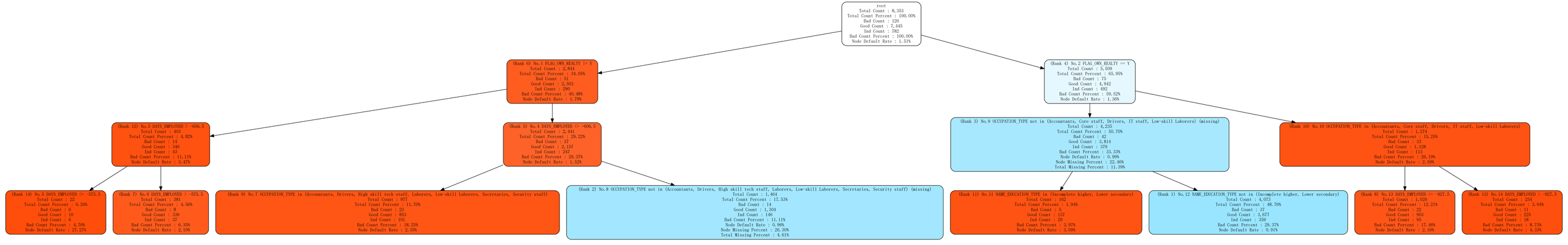
Train Tree: 29 - birth_year | 3 | (-inf, 1972-01-01]



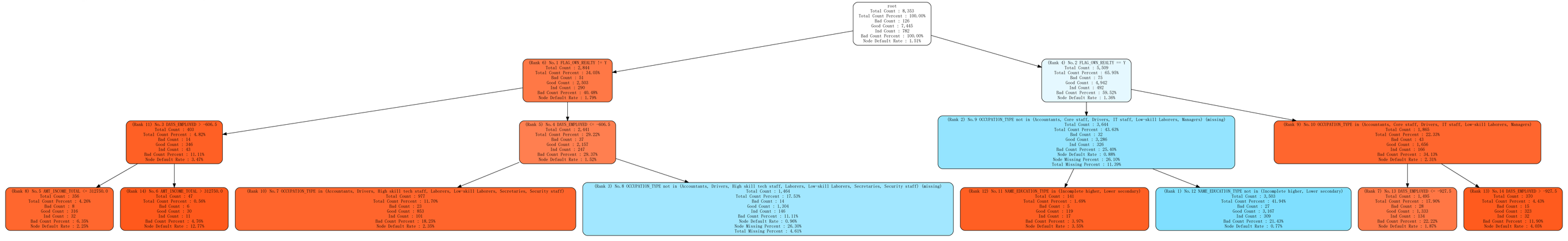
Train Tree: 0 - birth_year | 3 | (1972-01-01, 1984-01-01]



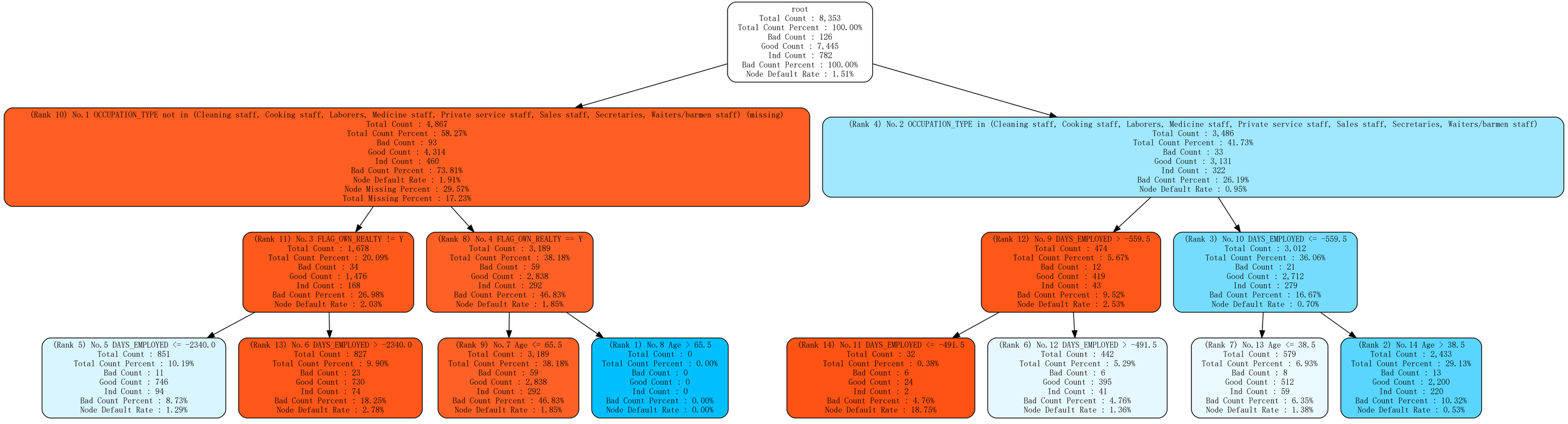
Train Tree: 1 - birth_year | 3 | (1972-01-01, 1984-01-01]



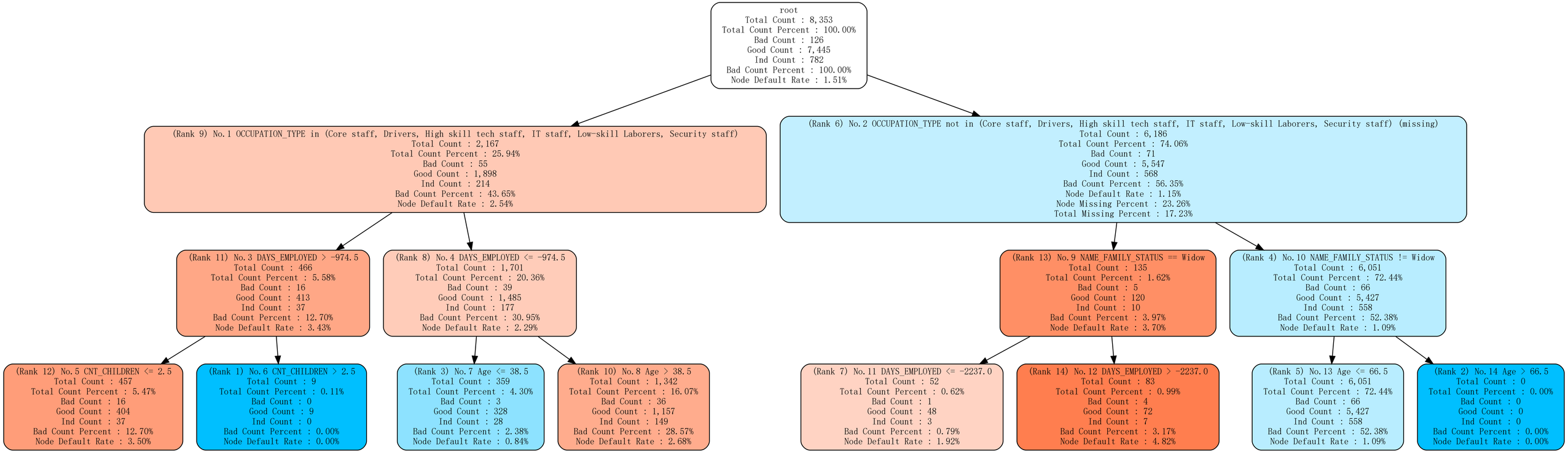
Train Tree: 2 - birth_year | 3 | (1972-01-01, 1984-01-01]



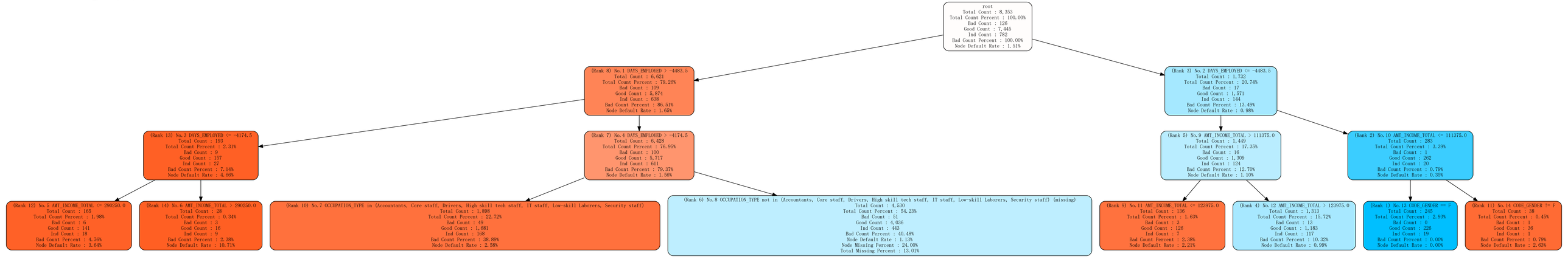
Train Tree: 3 - birth_year | 3 | (1972-01-01, 1984-01-01]



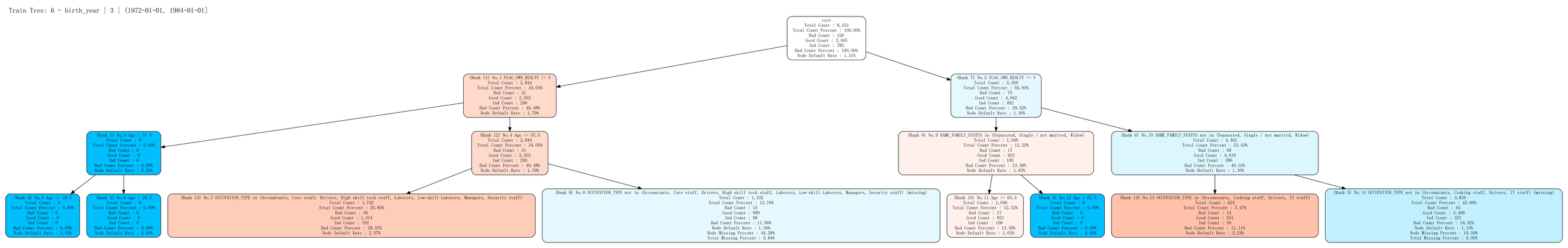
Train Tree: 4 - birth_year | 3 | (1972-01-01, 1984-01-01]



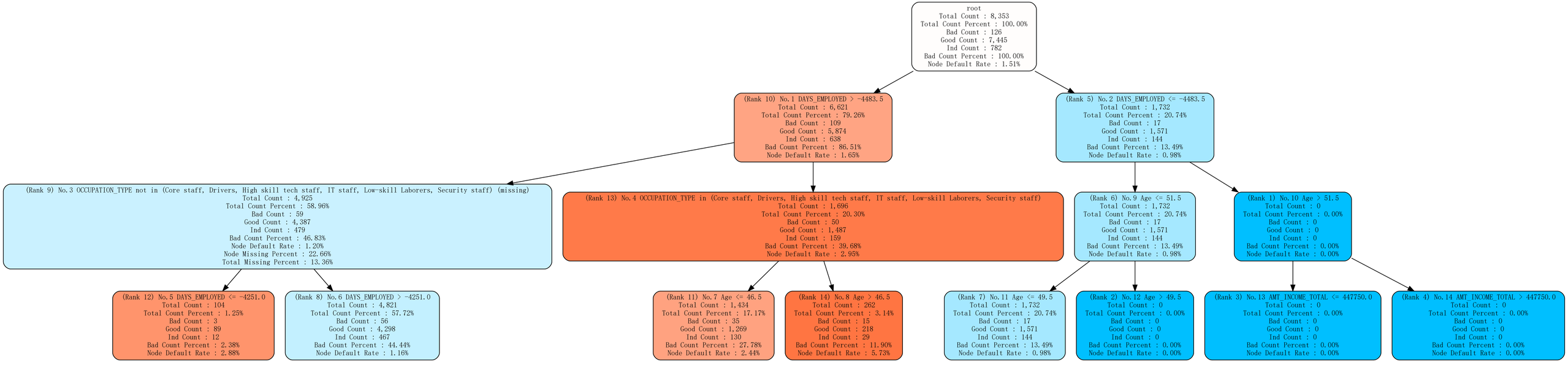
Train Tree: 5 - birth_year | 3 | (1972-01-01, 1984-01-01]



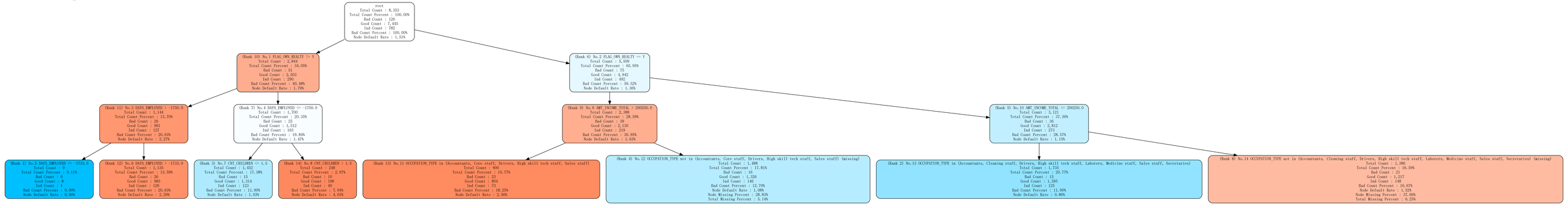
Train Tree: 6 - birth_year | 3 | (1972-01-01, 1984-01-01]



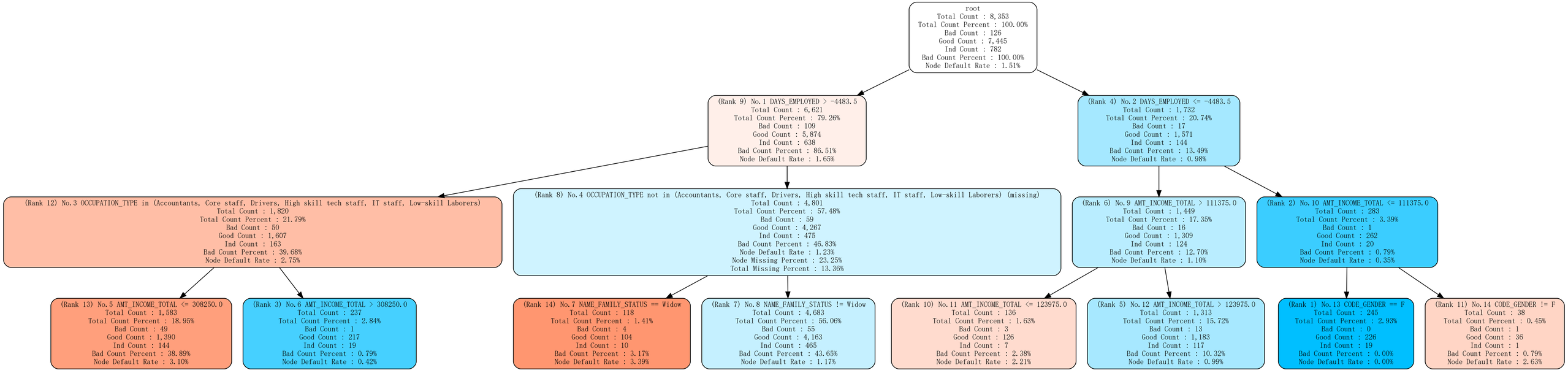
Train Tree: 7 - birth_year | 3 | (1972-01-01, 1984-01-01]



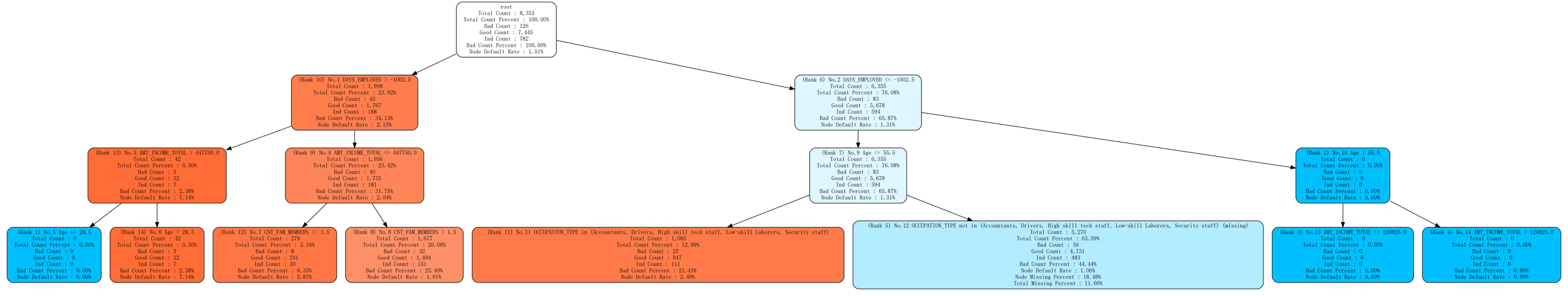
Train Tree: 8 - birth_year | 3 | (1972-01-01, 1984-01-01]



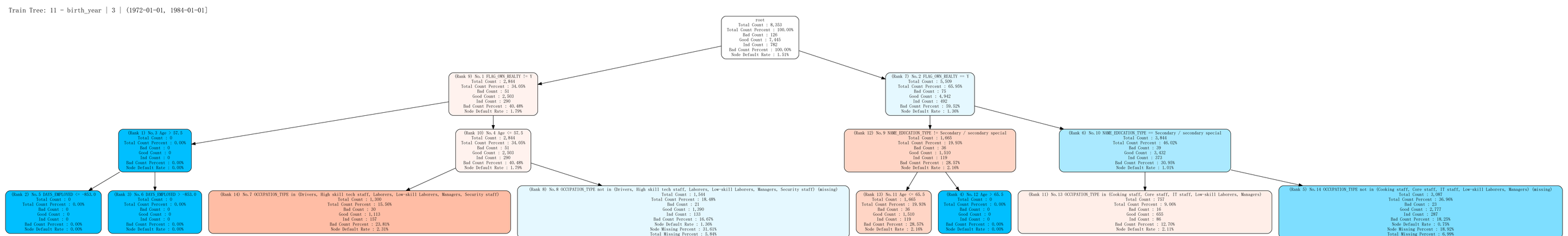
Train Tree: 9 - birth_year | 3 | (1972-01-01, 1984-01-01]



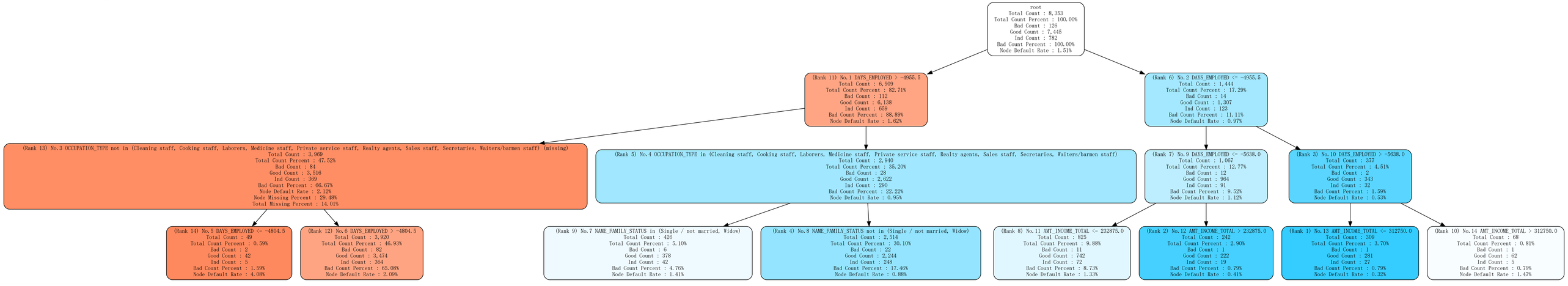
Train Tree: 10 - birth_year | 3 | (1972-01-01, 1984-01-01]



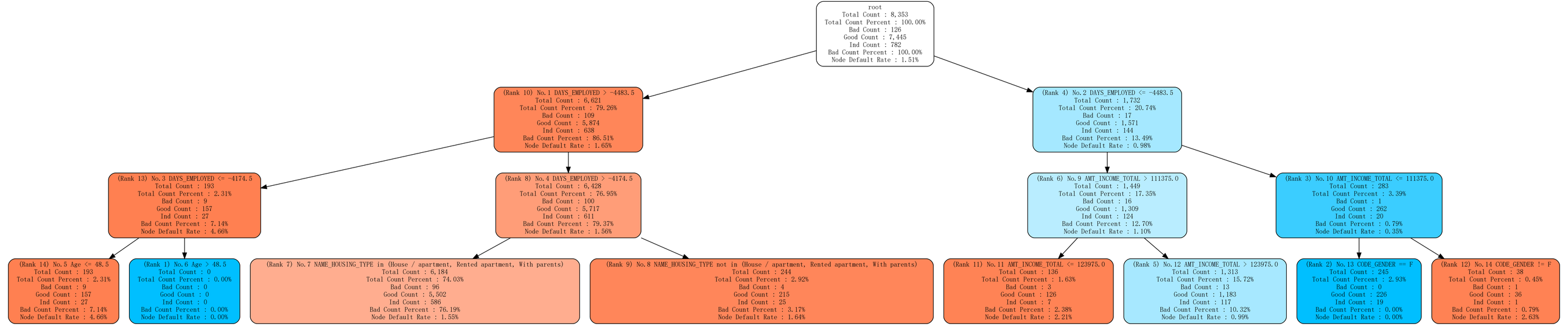
Train Tree: 11 - birth_year | 3 | (1972-01-01, 1984-01-01]



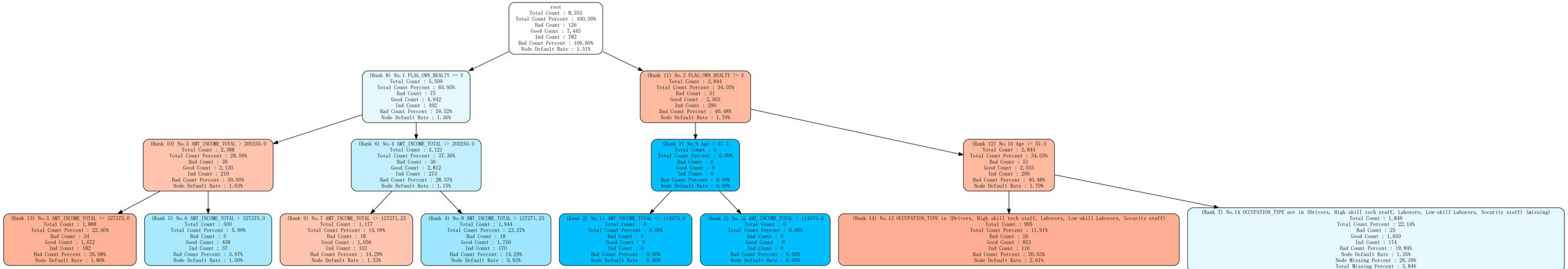
Train Tree: 12 - birth_year | 3 | (1972-01-01, 1984-01-01]



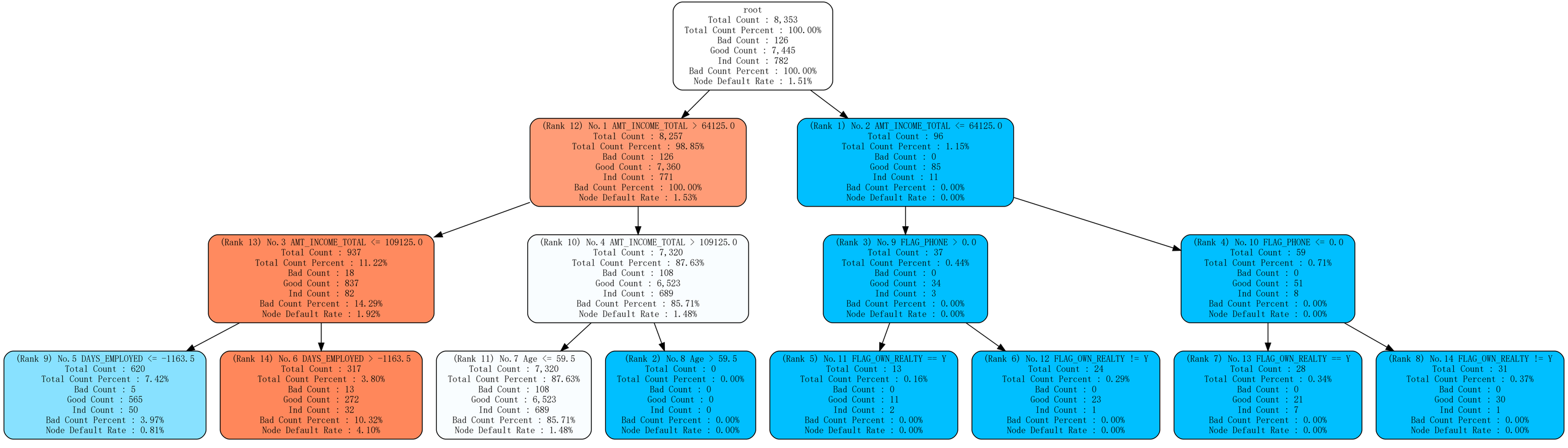
Train Tree: 13 - birth_year | 3 | (1972-01-01, 1984-01-01]



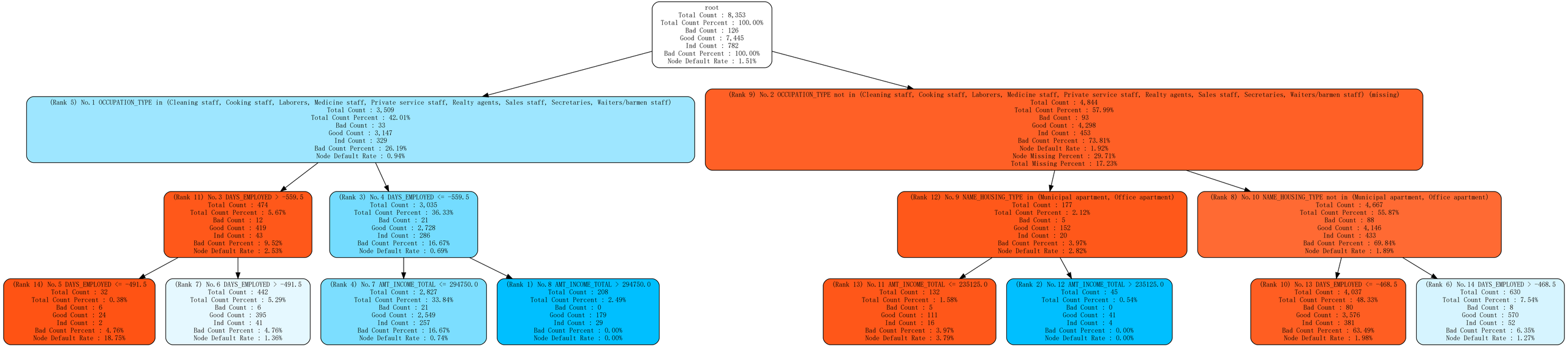
Train Tree: 14 - birth_year | 3 | (1972-01-01, 1984-01-01]



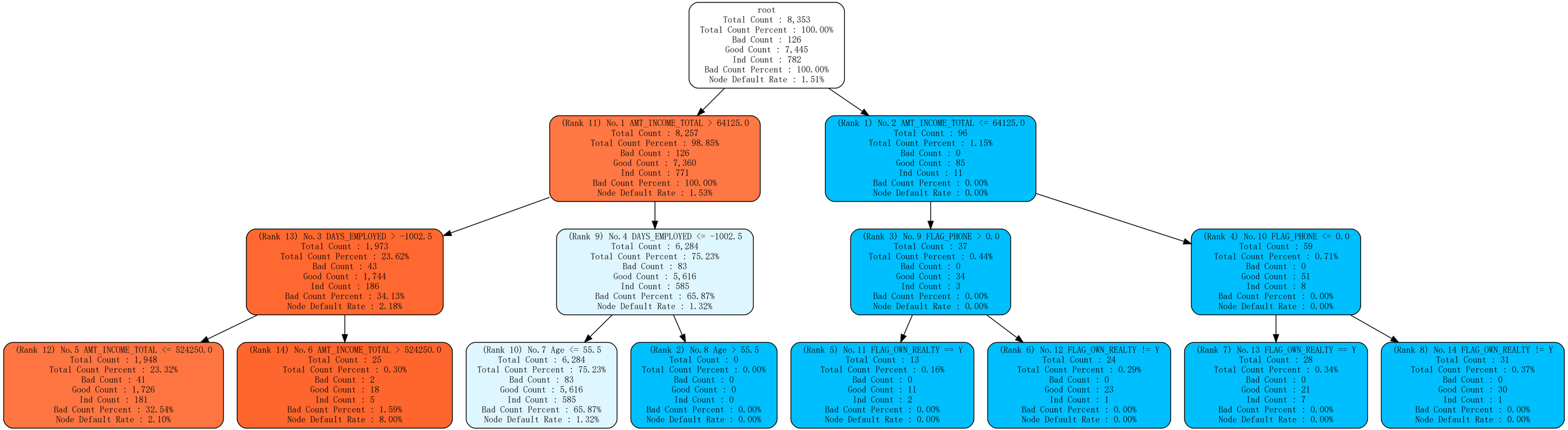
Train Tree: 15 - birth_year | 3 | (1972-01-01, 1984-01-01]



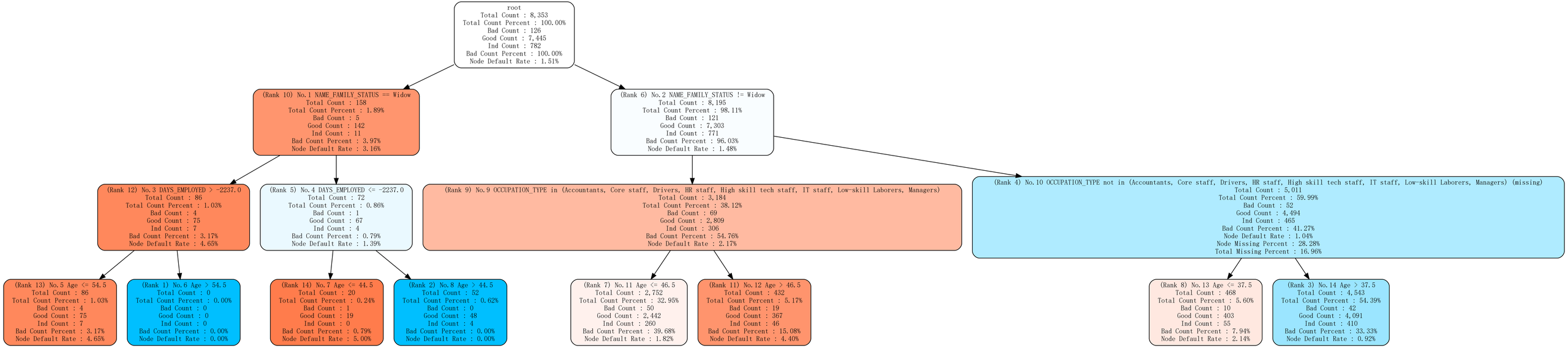
Train Tree: 16 - birth_year | 3 | (1972-01-01, 1984-01-01]



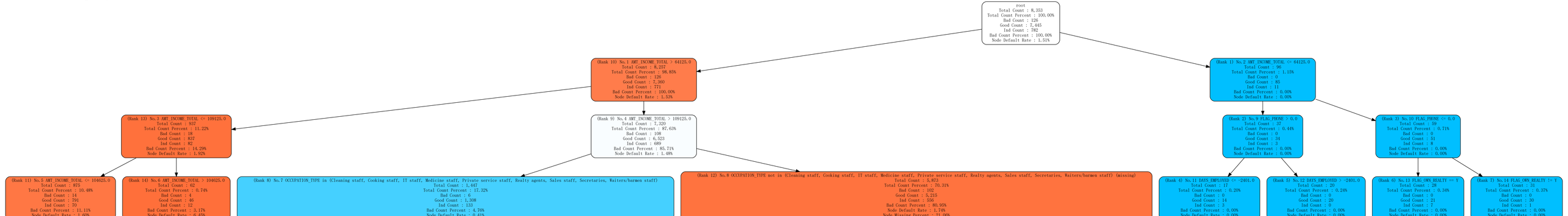
Train Tree: 17 - birth_year | 3 | (1972-01-01, 1984-01-01]



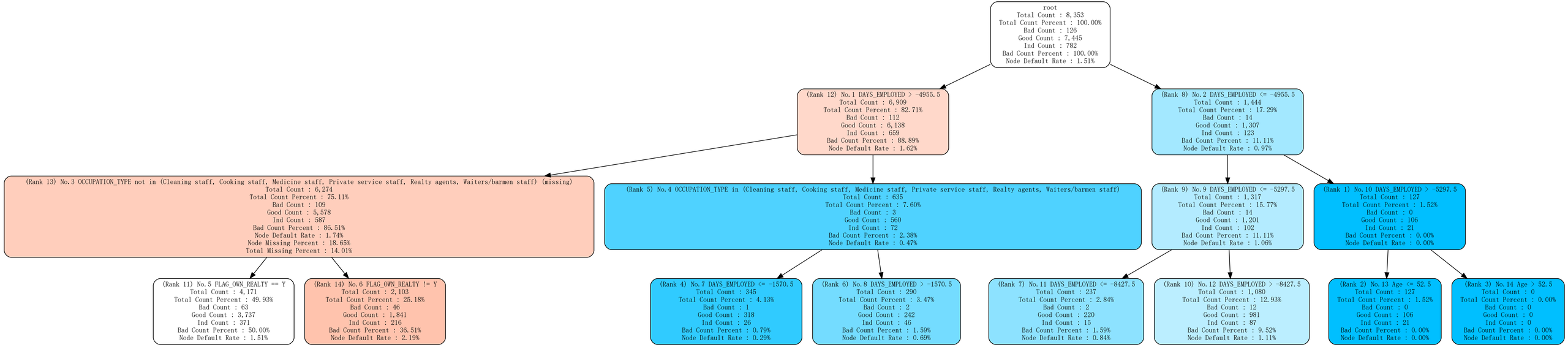
Train Tree: 18 - birth_year | 3 | (1972-01-01, 1984-01-01]



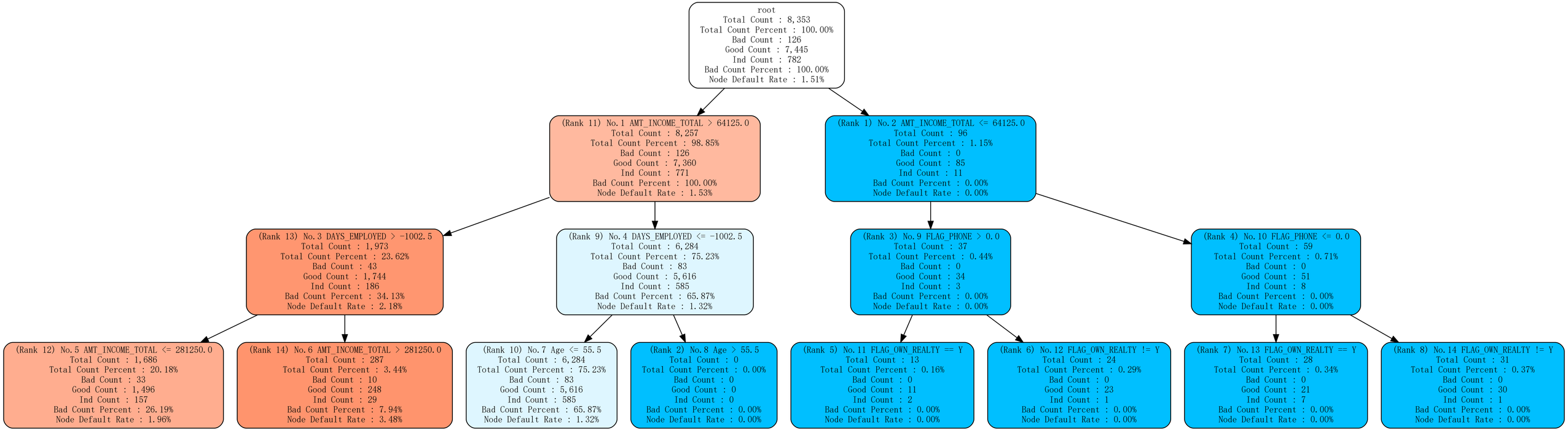
Train Tree: 19 - birth_year | 3 | (1972-01-01, 1984-01-01]



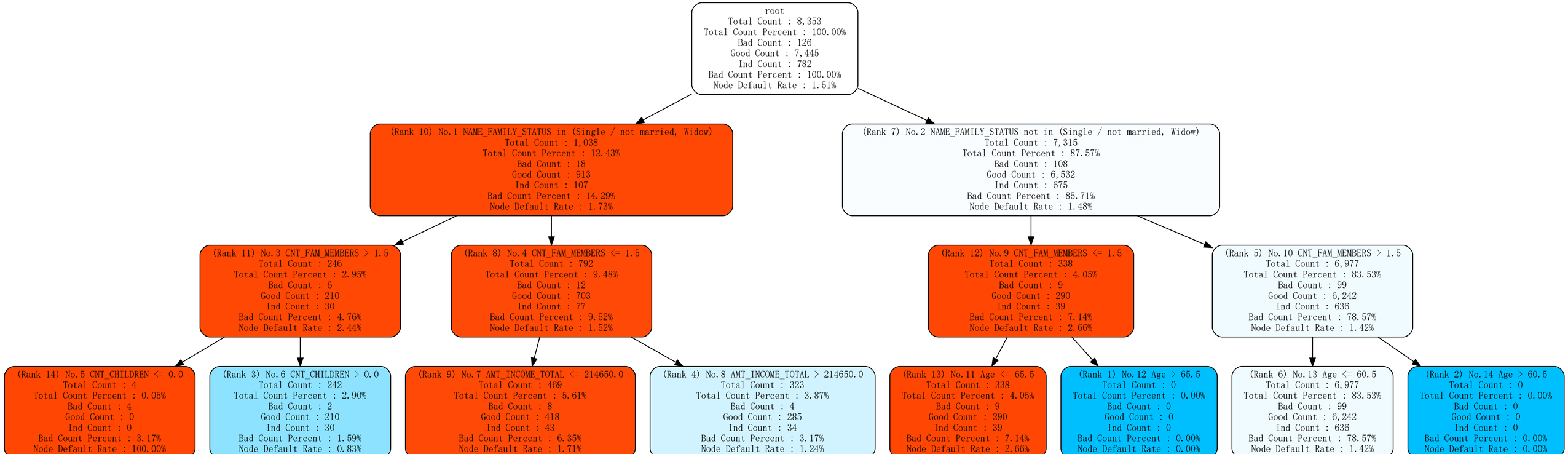
Train Tree: 20 - birth_year | 3 | (1972-01-01, 1984-01-01]



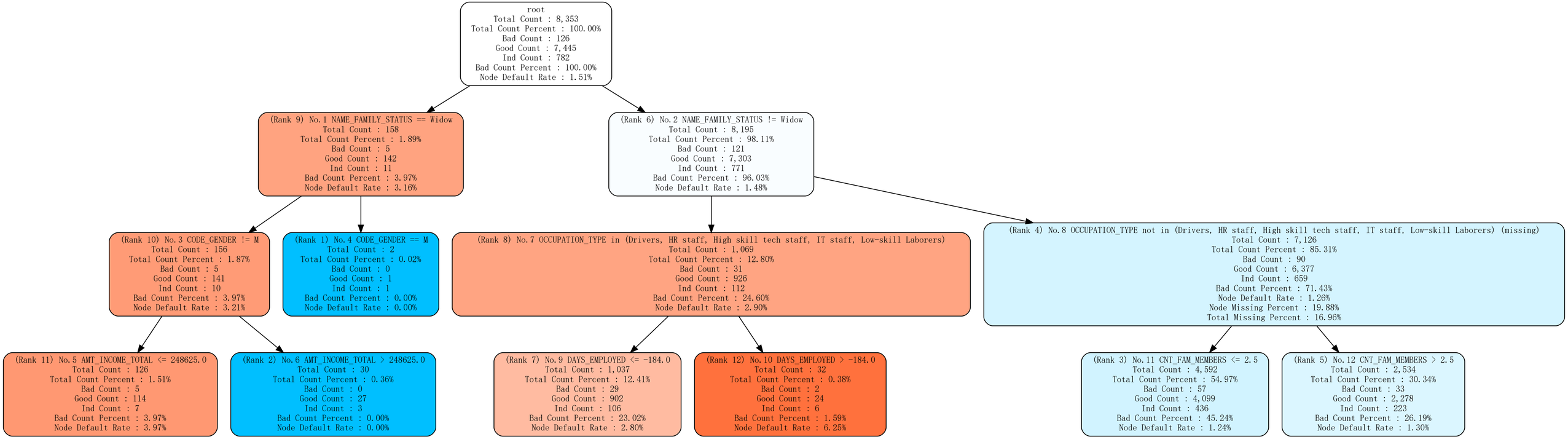
Train Tree: 21 - birth_year | 3 | (1972-01-01, 1984-01-01]



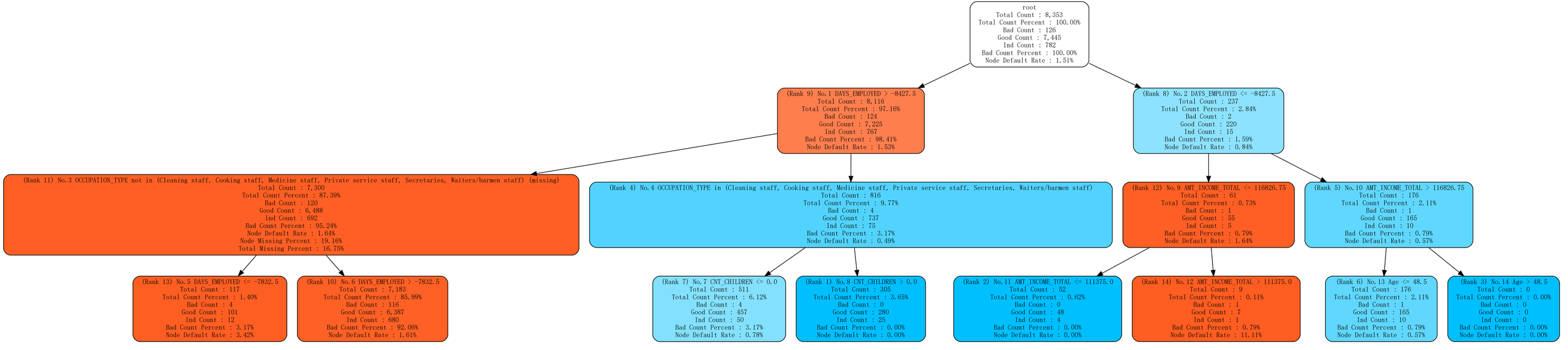
Train Tree: 22 - birth_year | 3 | (1972-01-01, 1984-01-01]



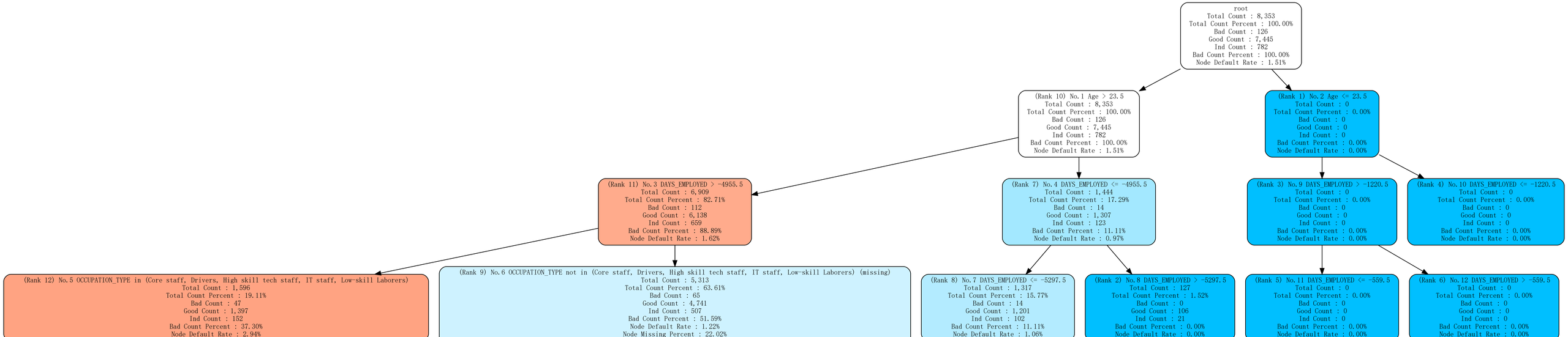
Train Tree: 23 - birth_year | 3 | (1972-01-01, 1984-01-01]



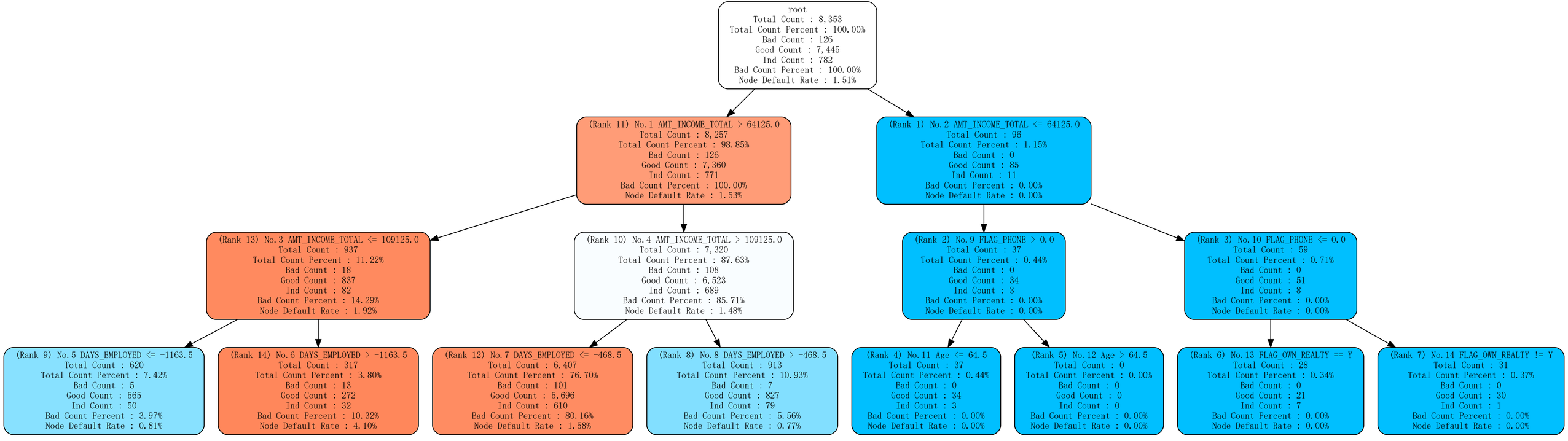
Train Tree: 24 - birth_year | 3 | (1972-01-01, 1984-01-01]



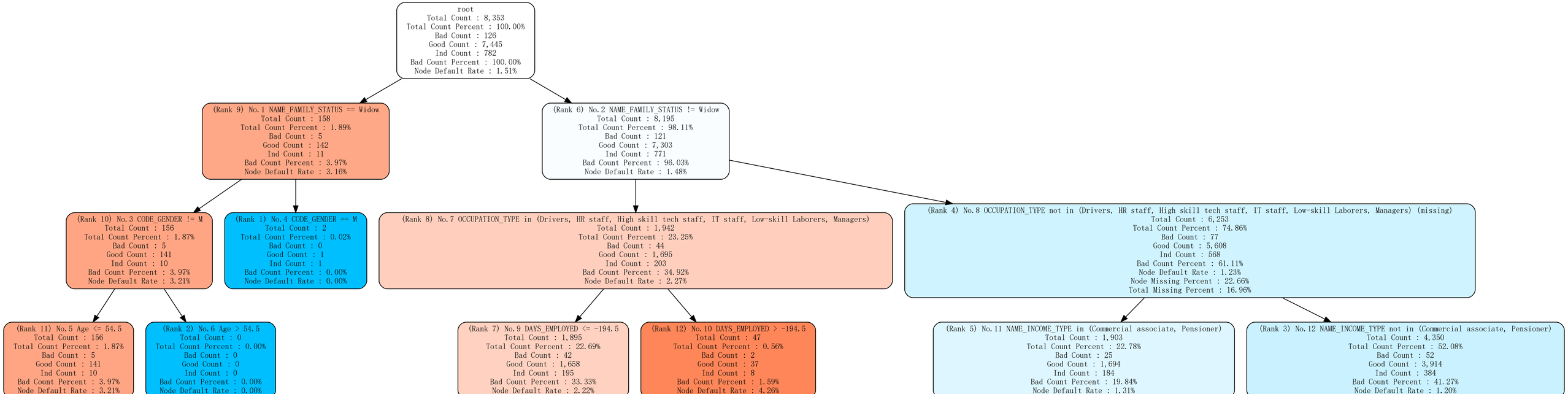
Train Tree: 25 - birth_year | 3 | (1972-01-01, 1984-01-01]



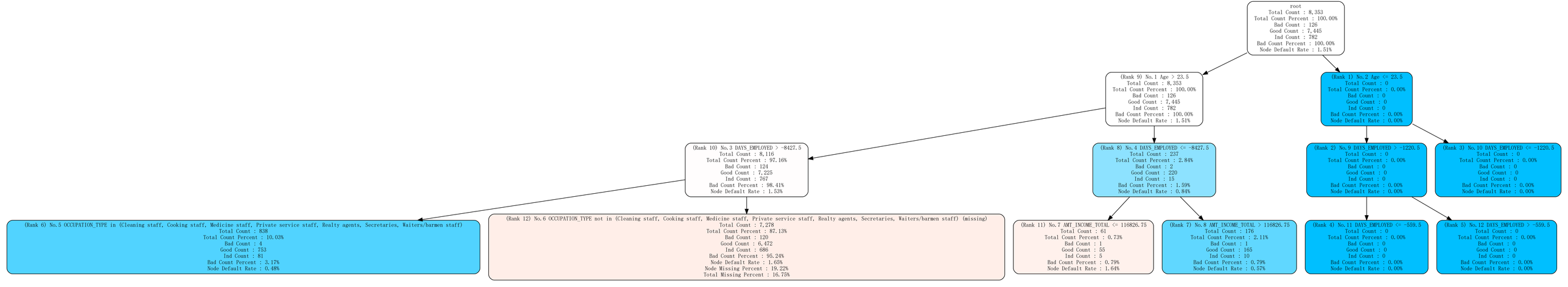
Train Tree: 26 - birth_year | 3 | (1972-01-01, 1984-01-01]



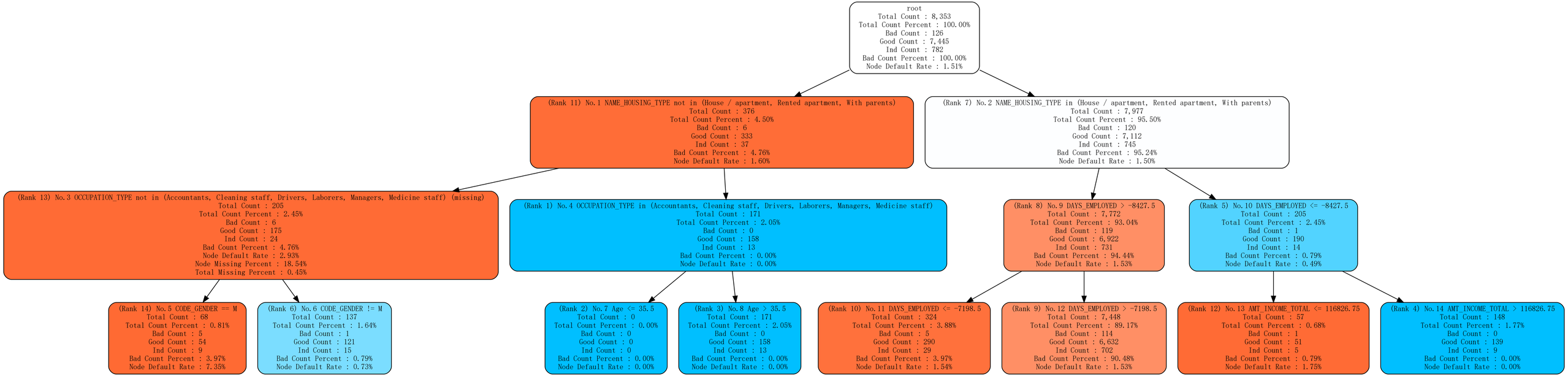
Train Tree: 27 - birth_year | 3 | (1972-01-01, 1984-01-01]



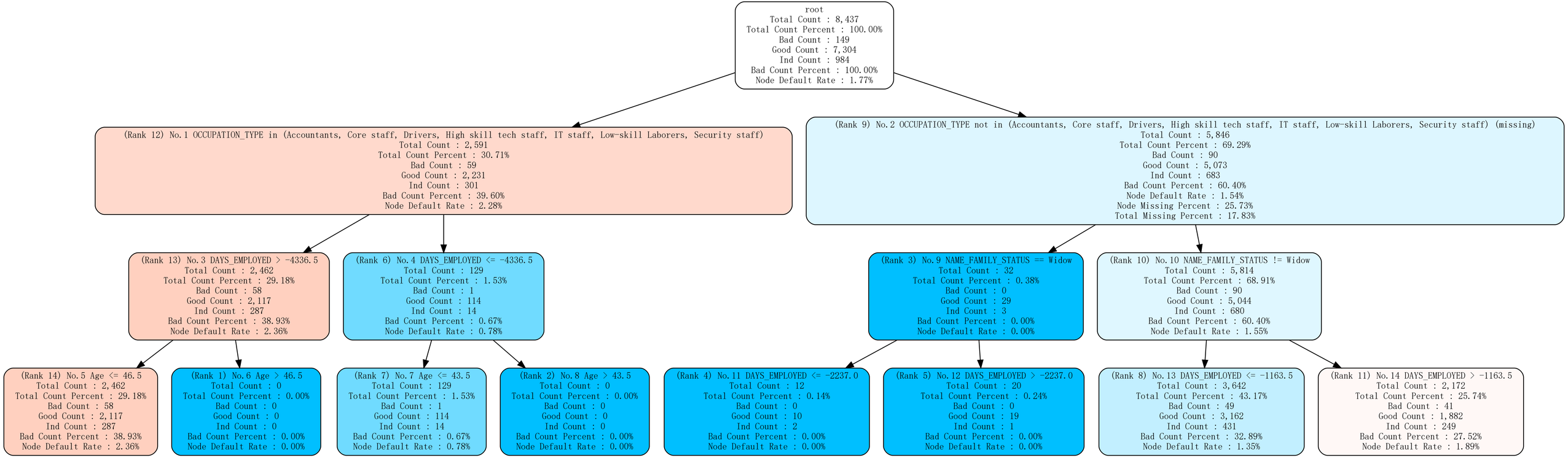
Train Tree: 28 - birth_year | 3 | (1972-01-01, 1984-01-01]



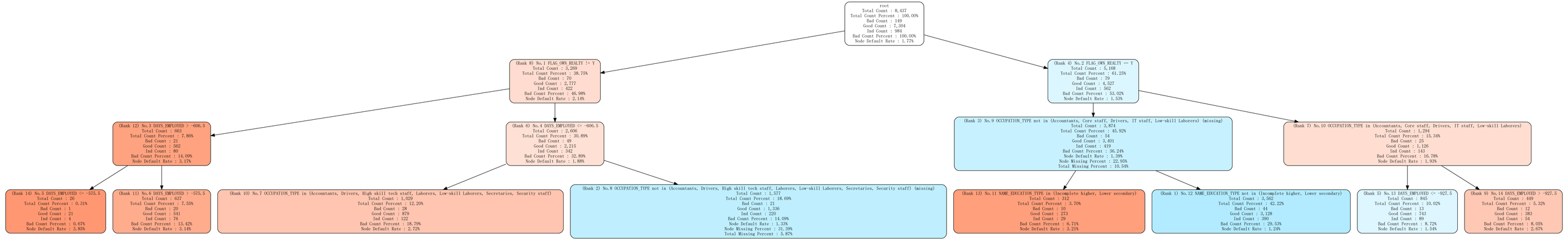
Train Tree: 29 - birth_year | 3 | (1972-01-01, 1984-01-01]



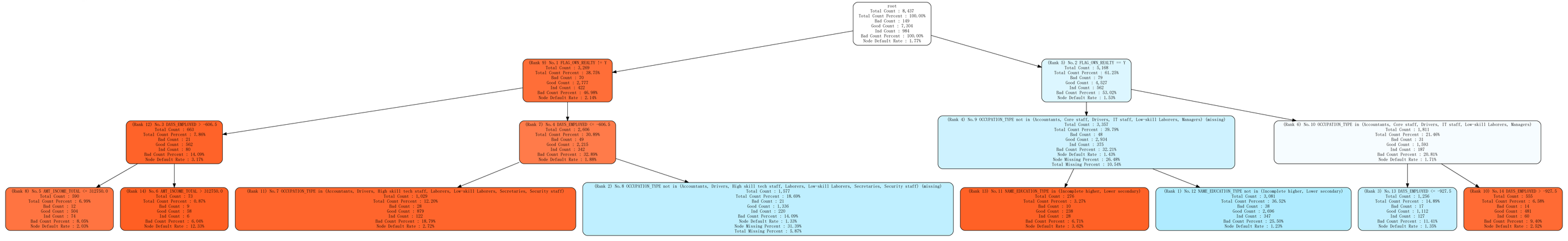
Train Tree: 0 - birth_year | 3 | (1984-01-01, inf)



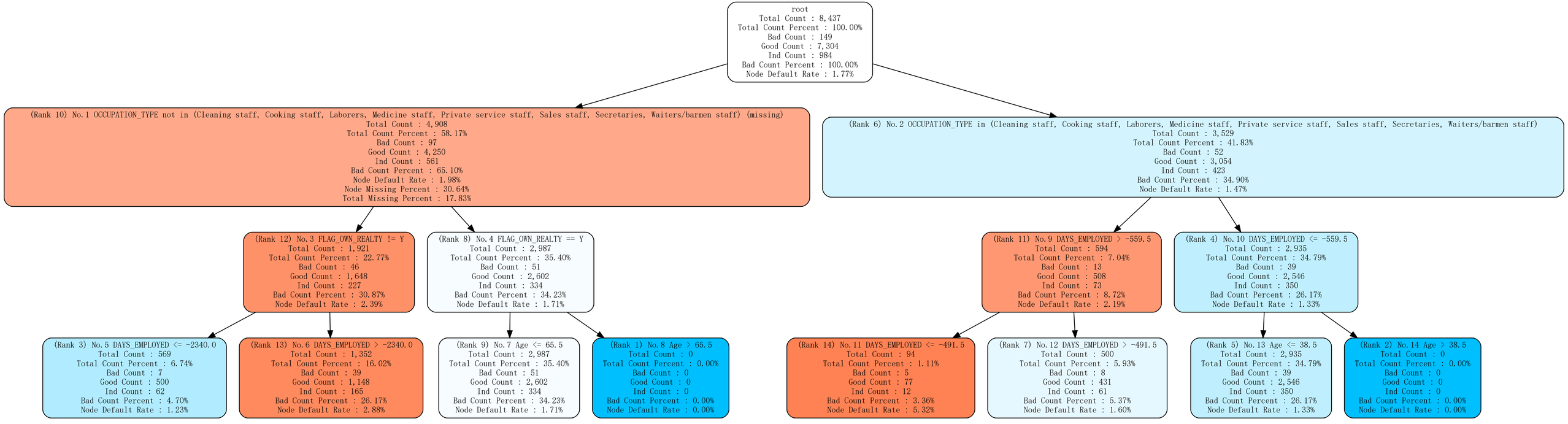
Train Tree: 1 - birth_year | 3 | (1984-01-01, inf)



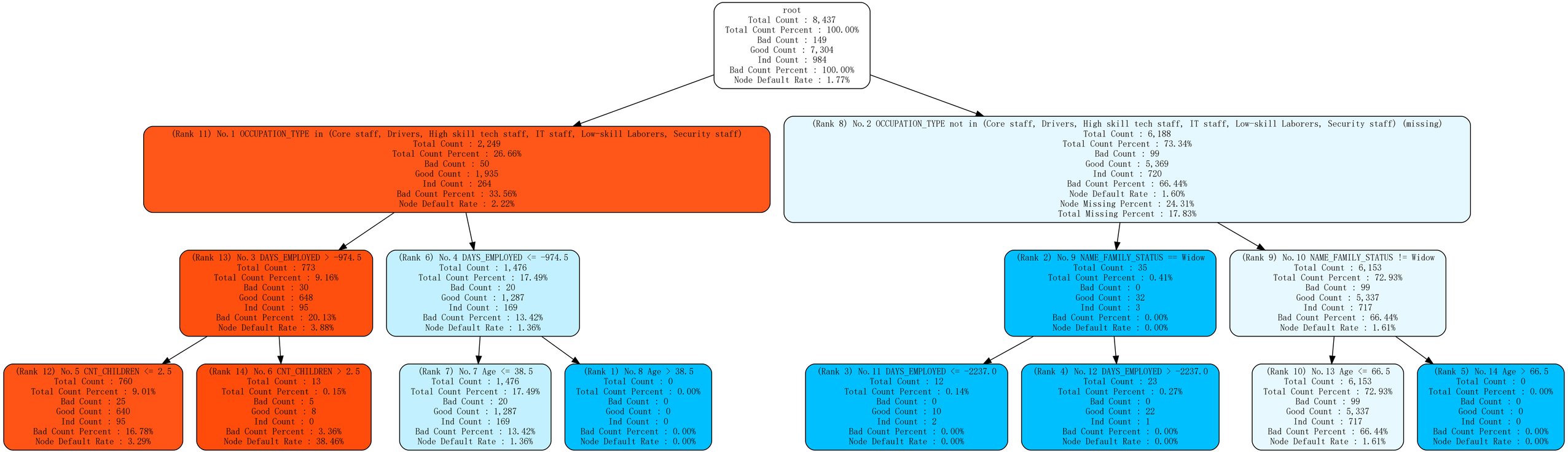
Train Tree: 2 - birth_year | 3 | (1984-01-01, inf)



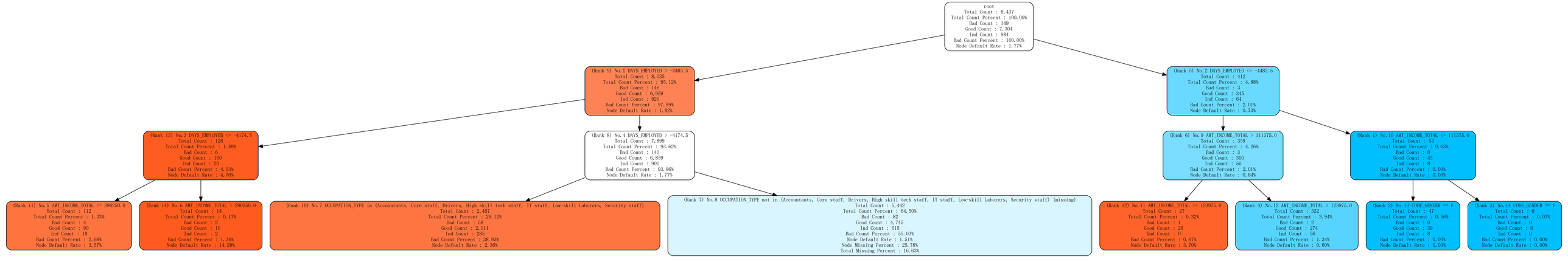
Train Tree: 3 - birth_year | 3 | (1984-01-01, inf)



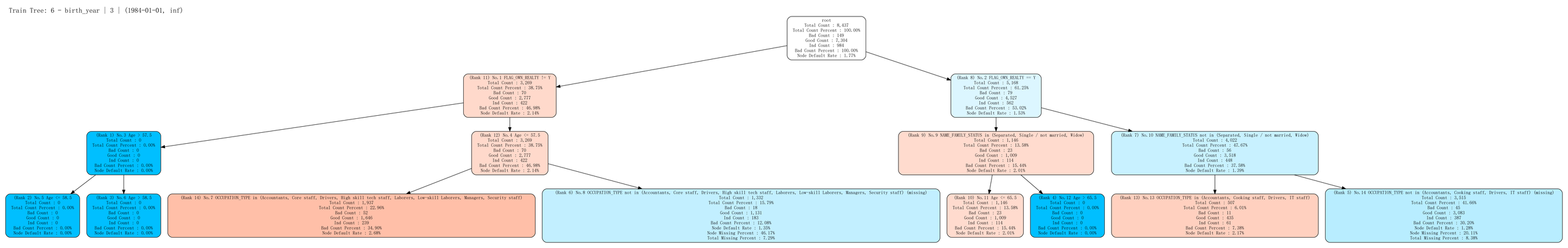
Train Tree: 4 - birth_year | 3 | (1984-01-01, inf)



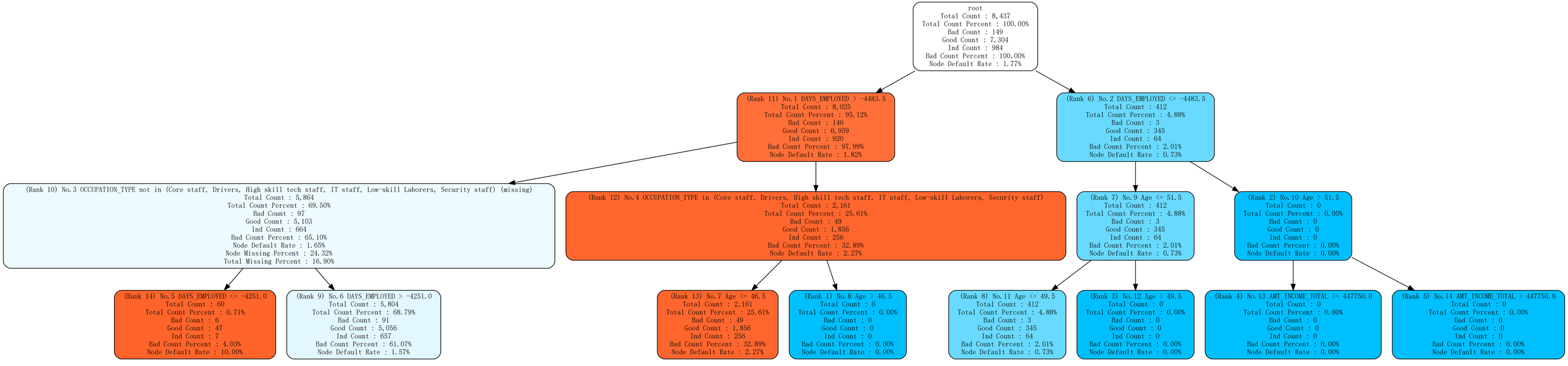
Train Tree: 5 - birth_year | 3 | (1984-01-01, inf)



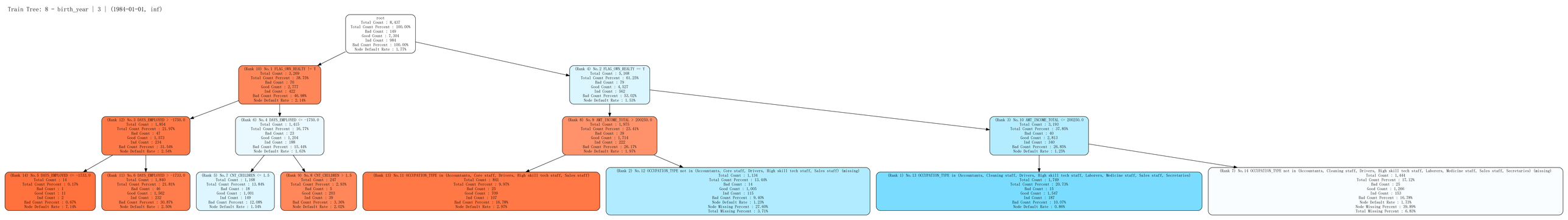
Train Tree: 6 - birth_year | 3 | (1984-01-01, inf)



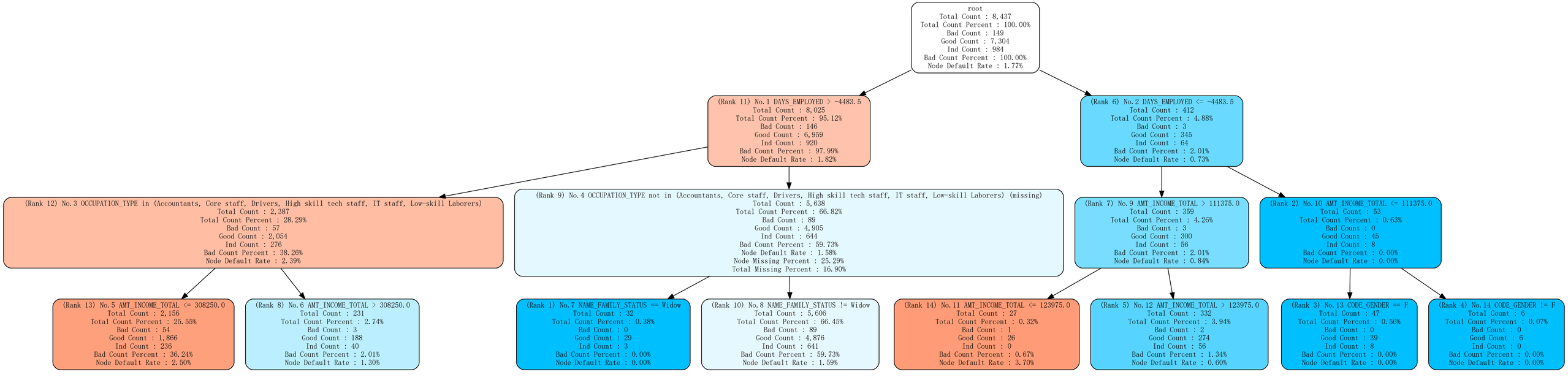
Train Tree: 7 - birth_year | 3 | (1984-01-01, inf)



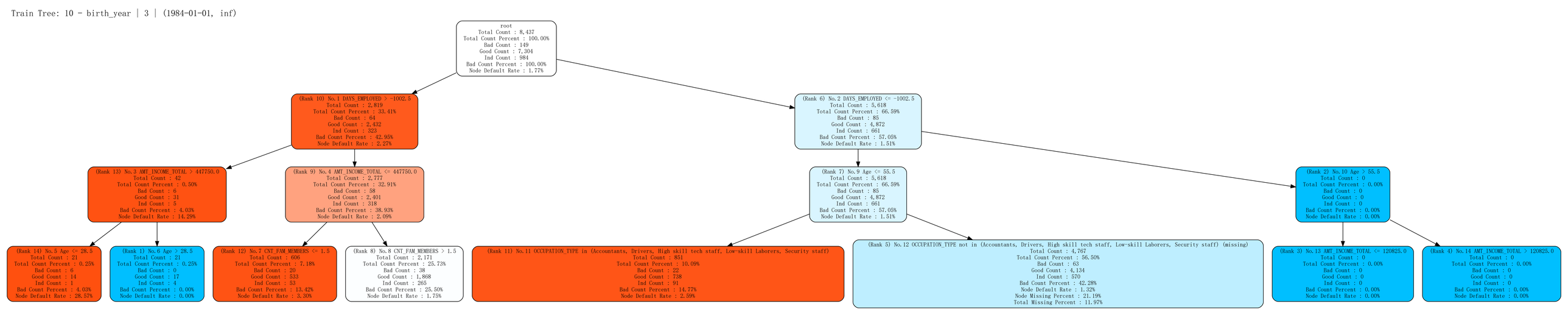
Train Tree: 8 - birth_year | 3 | (1984-01-01, inf)



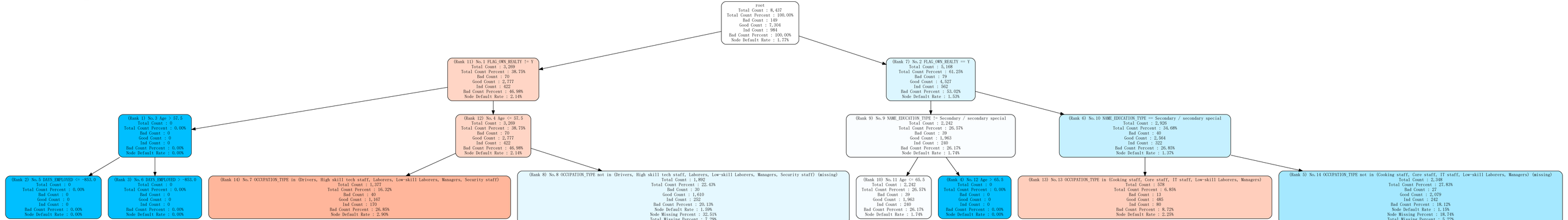
Train Tree: 9 - birth_year | 3 | (1984-01-01, inf)



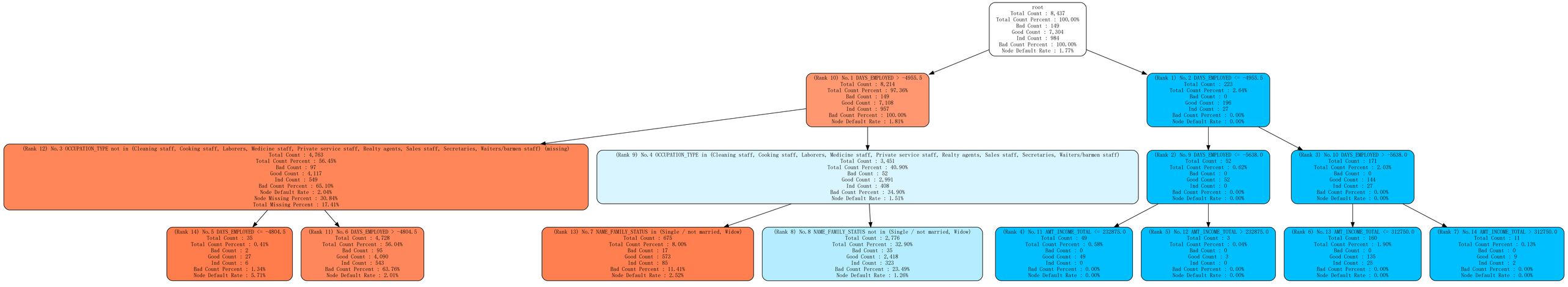
Train Tree: 10 - birth_year | 3 | (1984-01-01, inf)



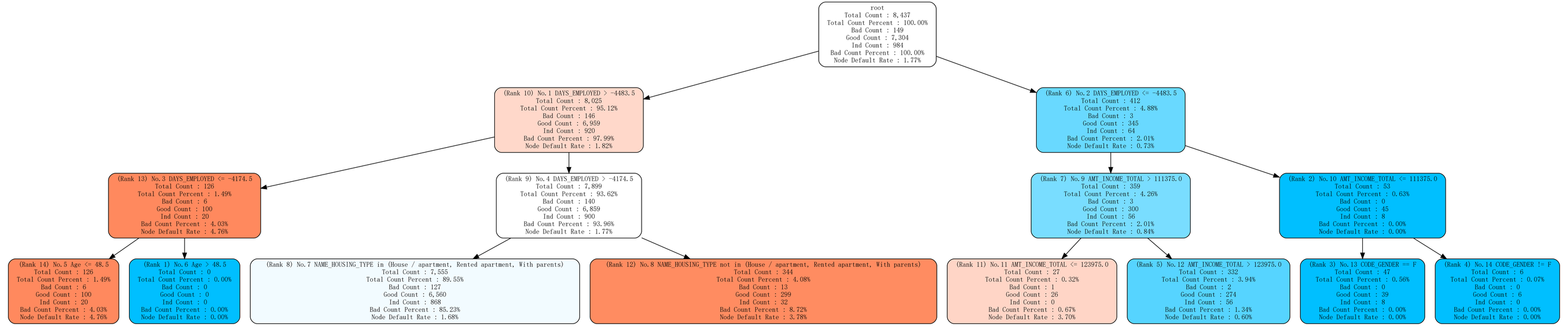
Train Tree: 11 - birth_year | 3 | (1984-01-01, inf)



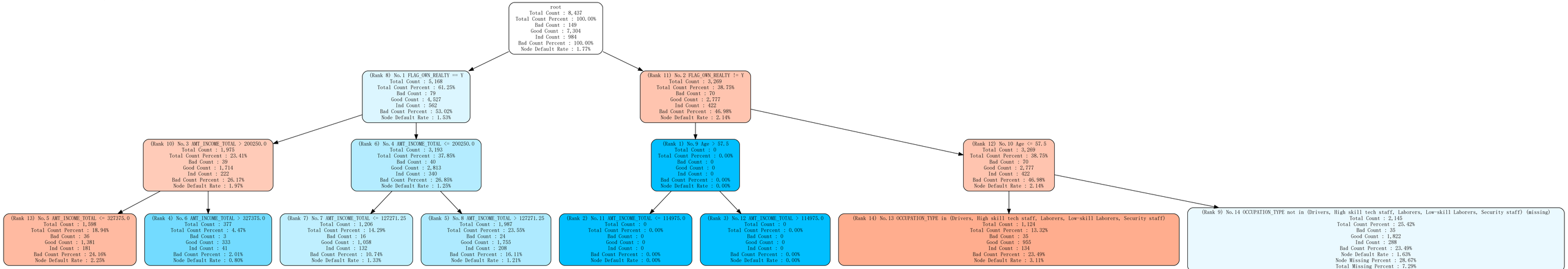
Train Tree: 12 - birth_year | 3 | (1984-01-01, inf)



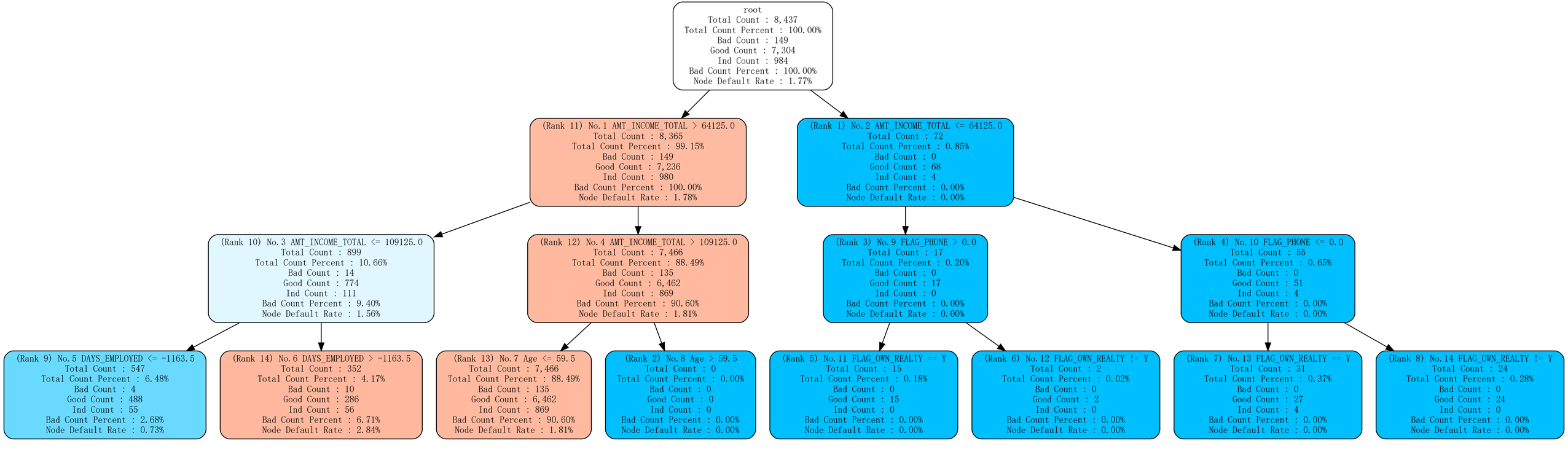
Train Tree: 13 - birth_year | 3 | (1984-01-01, inf)



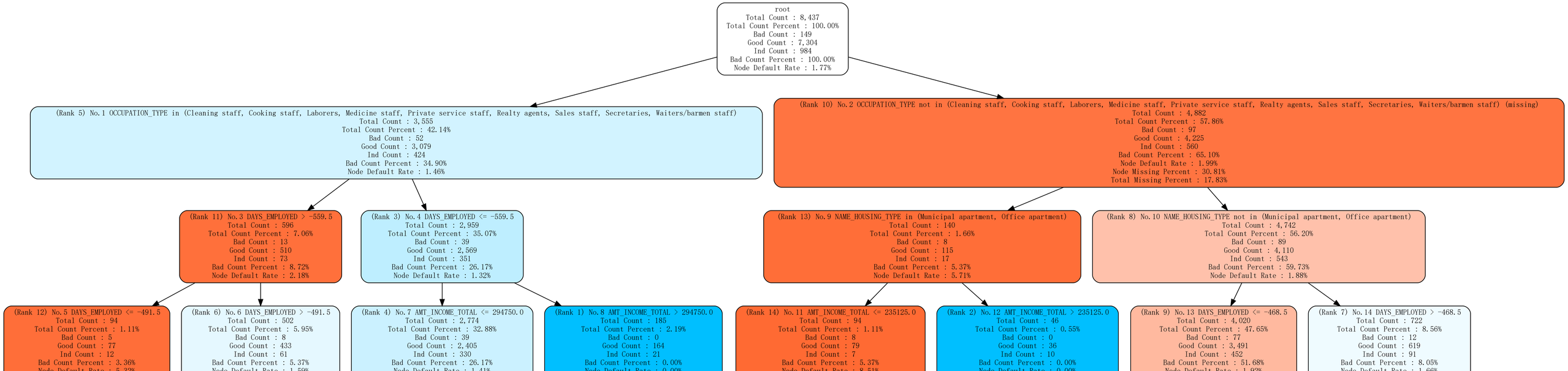
Train Tree: 14 - birth_year | 3 | (1984-01-01, inf)



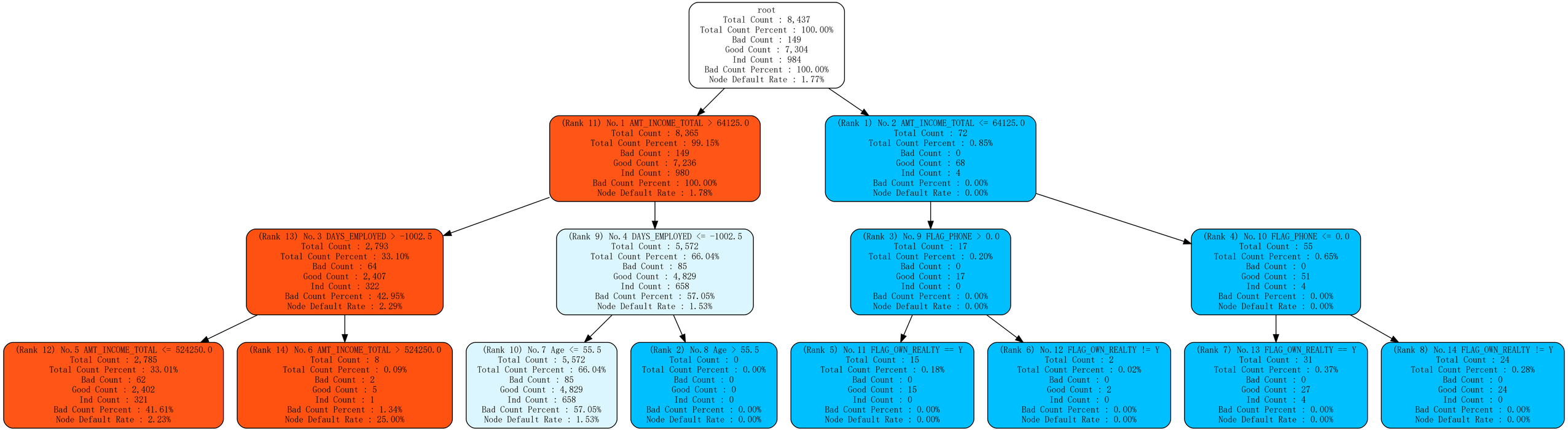
Train Tree: 15 - birth_year | 3 | (1984-01-01, inf)



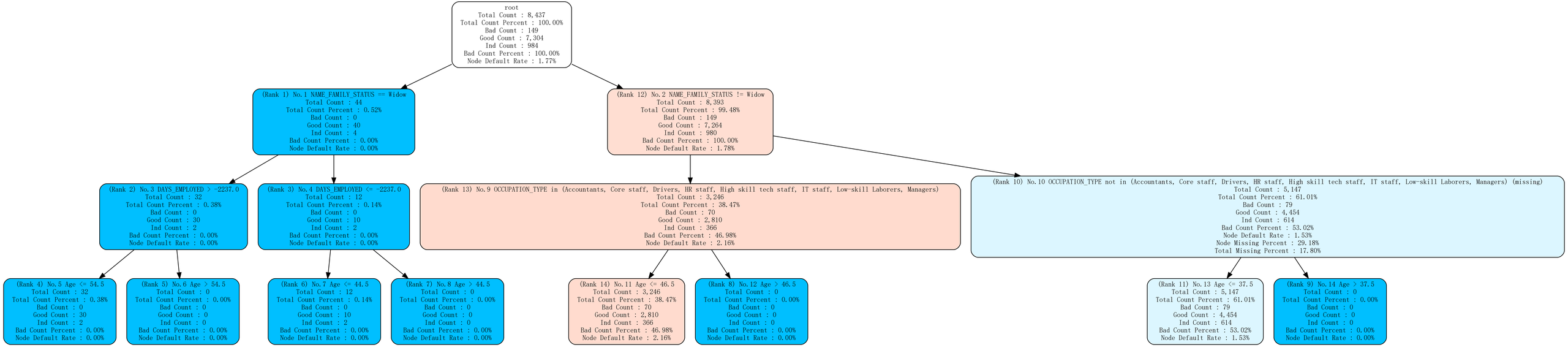
Train Tree: 16 - birth_year | 3 | (1984-01-01, inf)



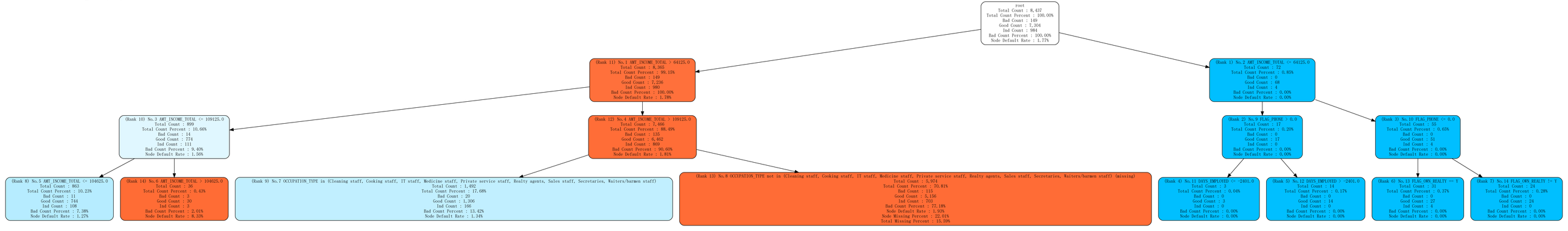
Train Tree: 17 - birth_year | 3 | (1984-01-01, inf)



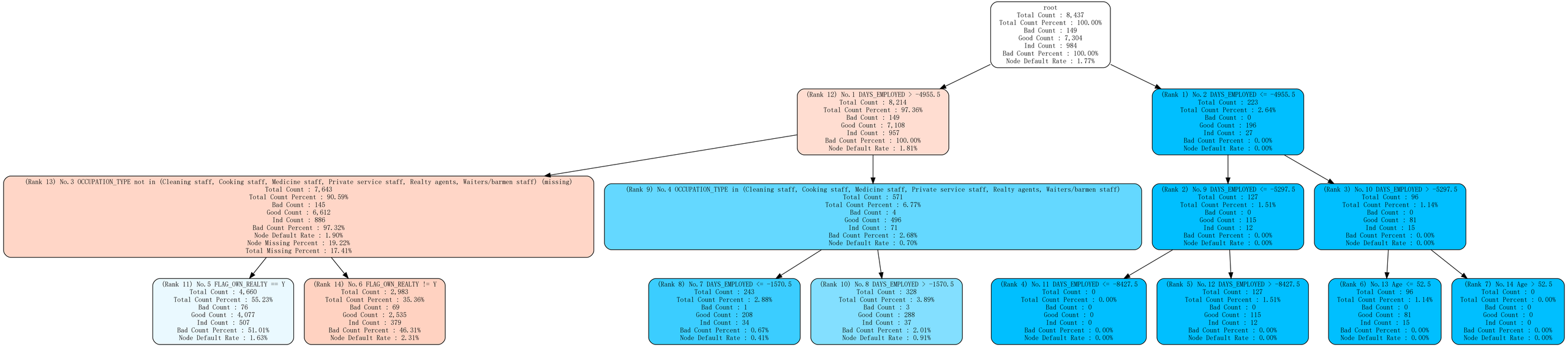
Train Tree: 18 - birth_year | 3 | (1984-01-01, inf)



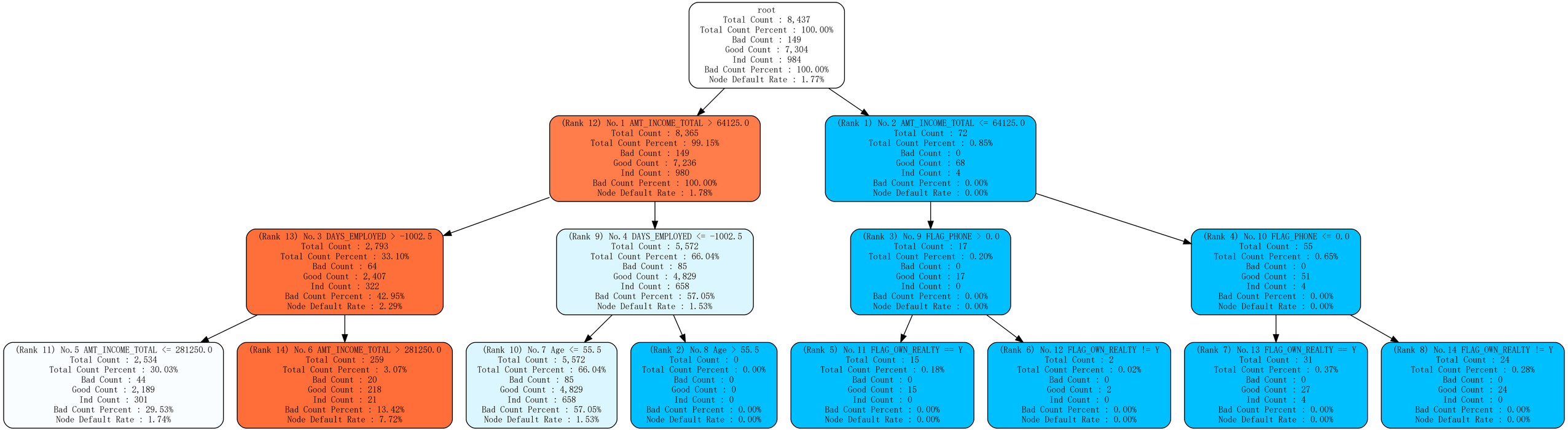
Train Tree: 19 - birth_year | 3 | (1984-01-01, inf)



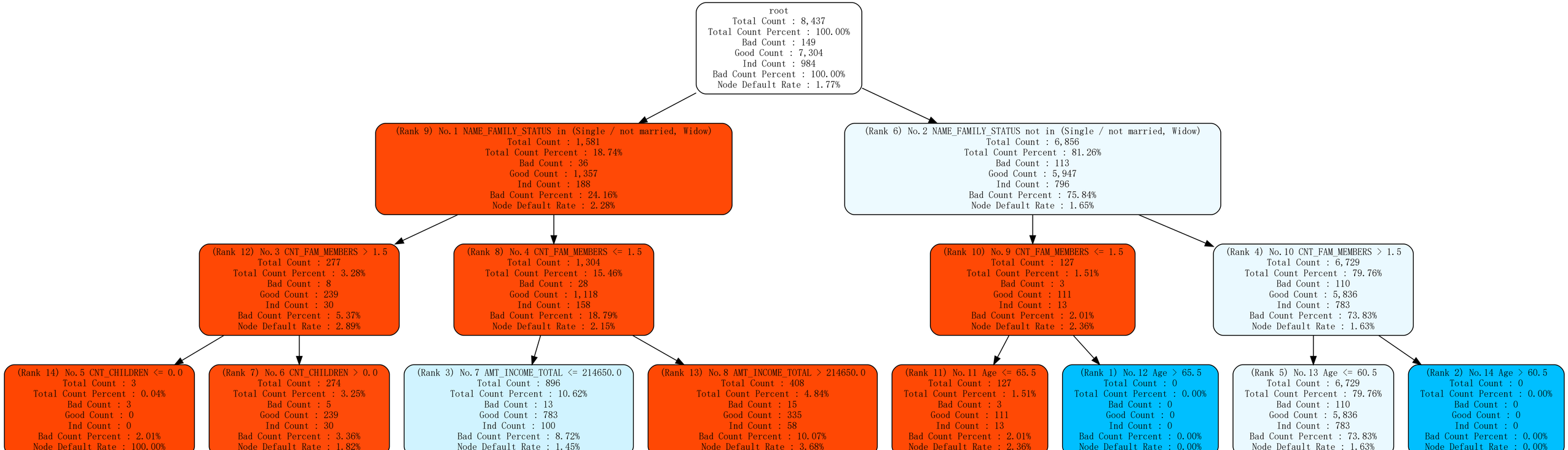
Train Tree: 20 - birth_year | 3 | (1984-01-01, inf)



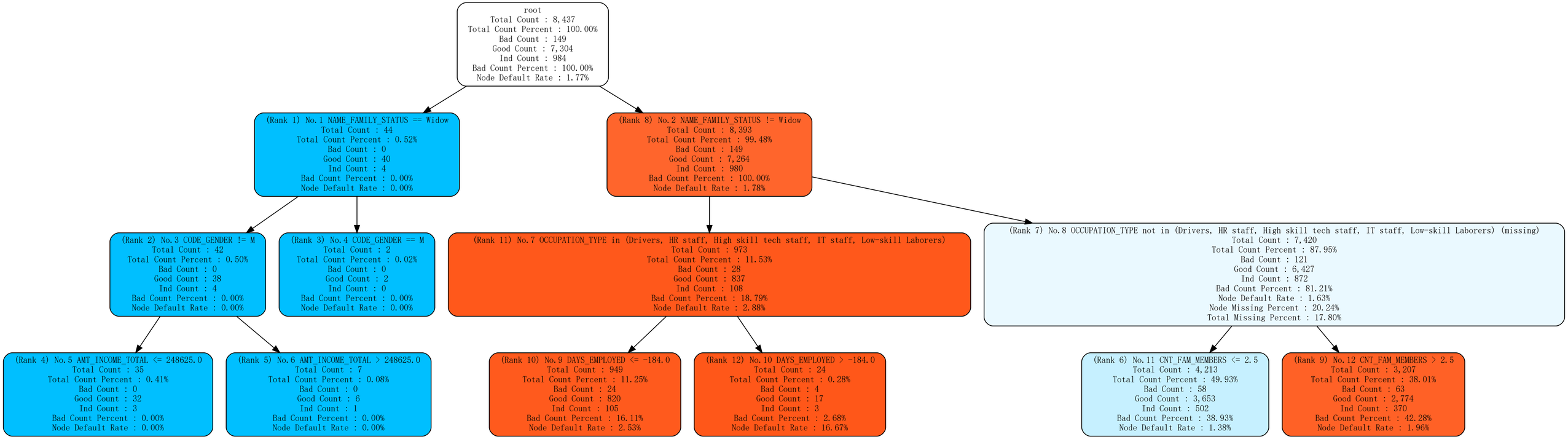
Train Tree: 21 - birth_year | 3 | (1984-01-01, inf)



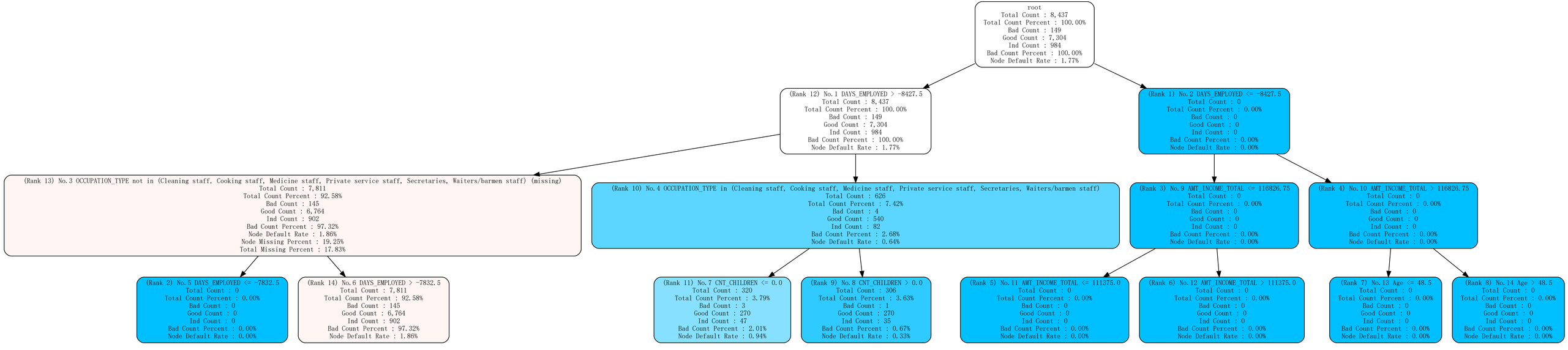
Train Tree: 22 - birth_year | 3 | (1984-01-01, inf)



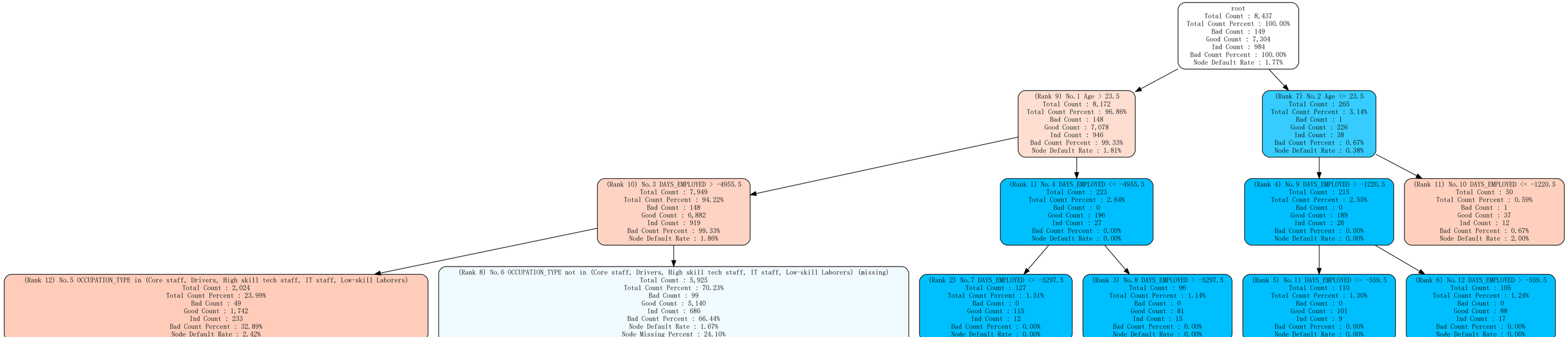
Train Tree: 23 - birth_year | 3 | (1984-01-01, inf)



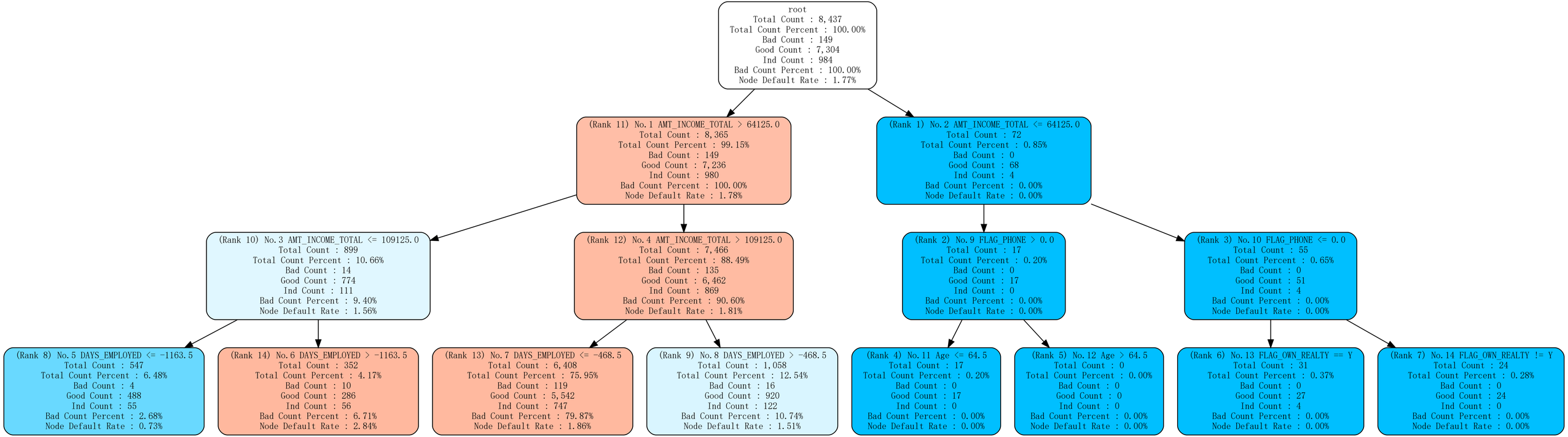
Train Tree: 24 - birth_year | 3 | (1984-01-01, inf)



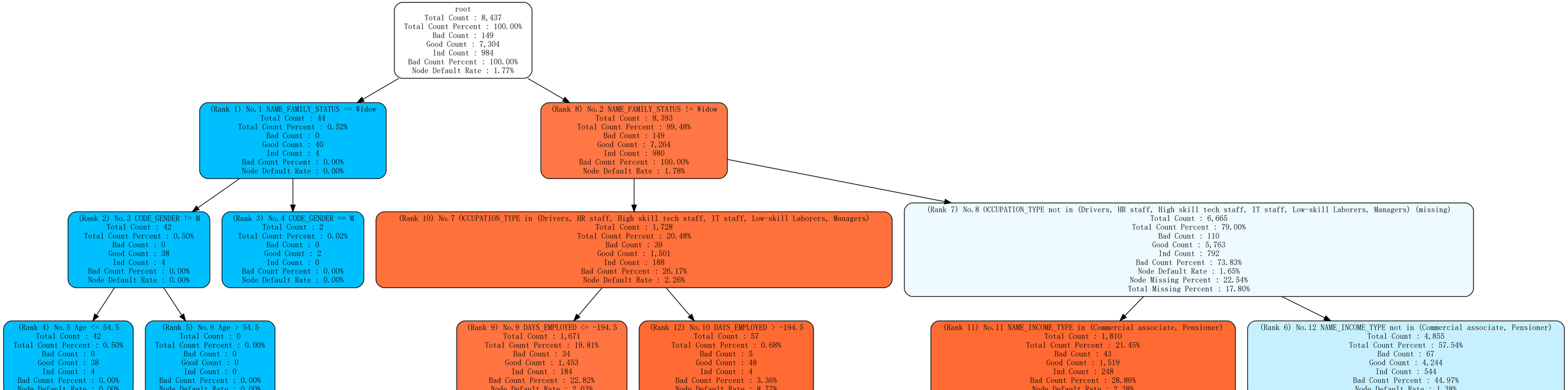
Train Tree: 25 - birth_year | 3 | (1984-01-01, inf)



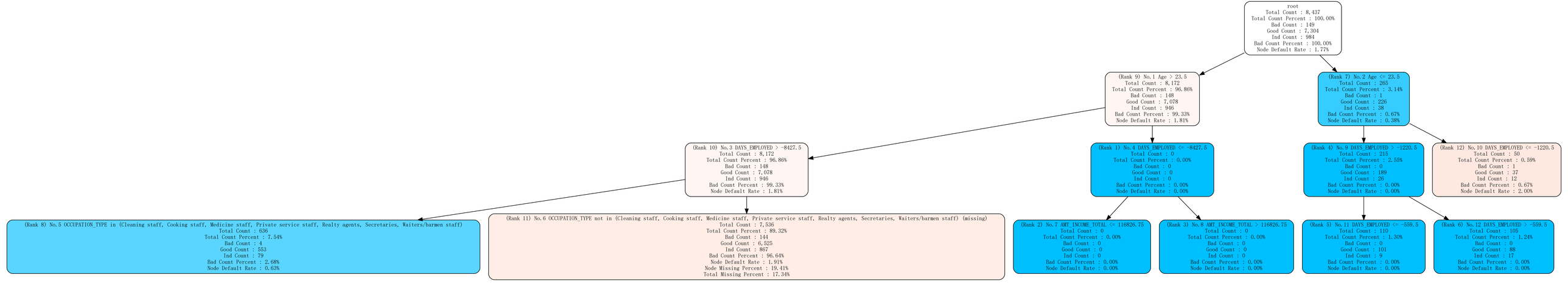
Train Tree: 26 - birth_year | 3 | (1984-01-01, inf)



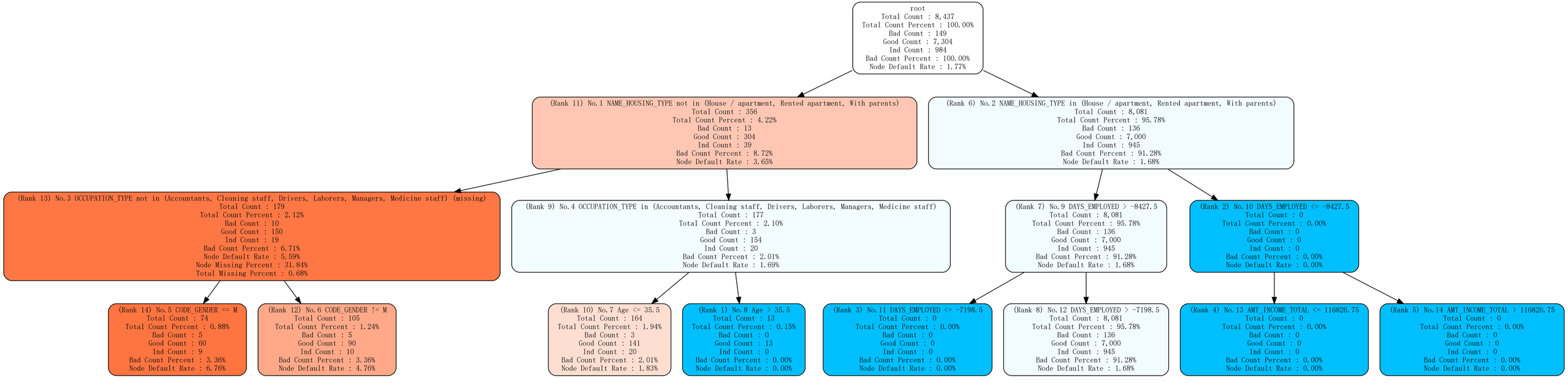
Train Tree: 27 - birth_year | 3 | (1984-01-01, inf)



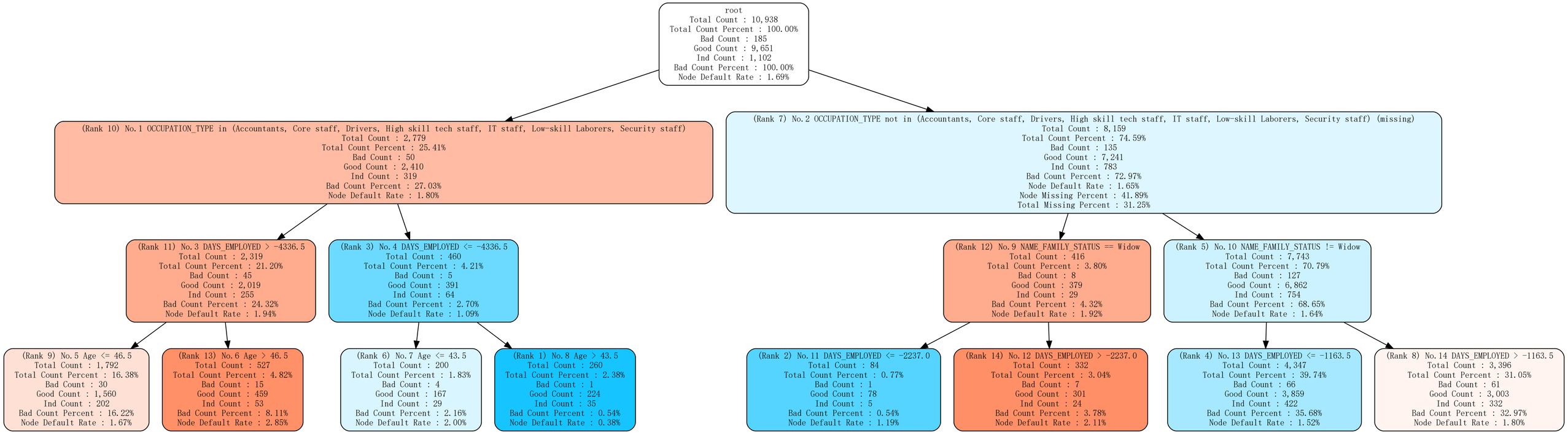
Train Tree: 28 - birth_year | 3 | (1984-01-01, inf)



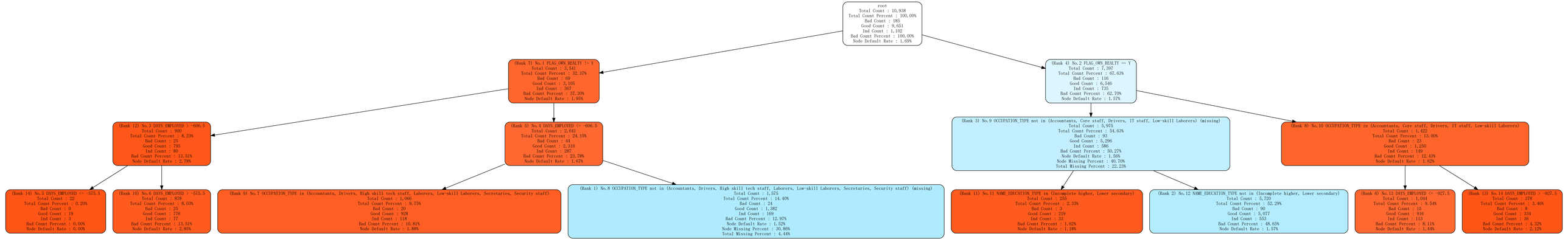
Train Tree: 29 - birth_year | 3 | (1984-01-01, inf)



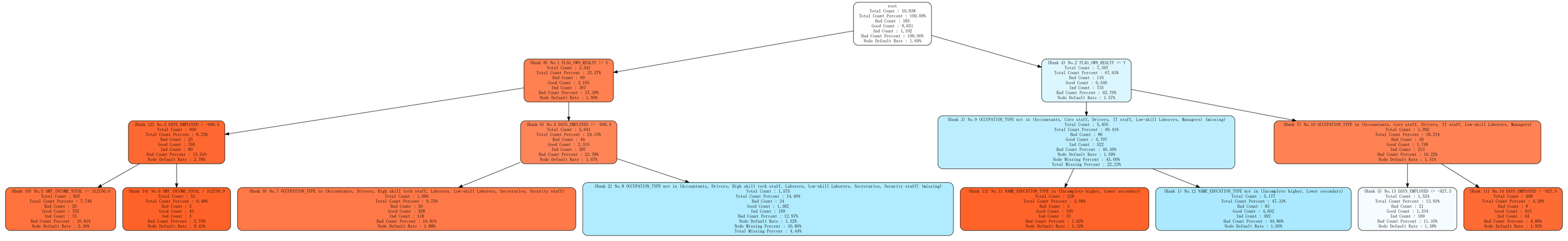
Test Tree: 0


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 185
Good Count : 9,651
Ind Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 10) No.1 OCCUPATION_TYPE in (Accountants, Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers, Security staff)
Total Count : 2,779
Total Count Percent : 25.41%
Bad Count : 50
Good Count : 2,410
Ind Count : 319
Bad Count Percent : 27.03%
Node Default Rate : 1.80%
(Rank 7) No.2 OCCUPATION_TYPE not in (Accountants, Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers, Security staff) (missing)
Total Count : 8,159
Total Count Percent : 74.59%
Bad Count : 135
Good Count : 7,241
Ind Count : 783
Bad Count Percent : 72.97%
Node Default Rate : 1.65%
Node Missing Percent : 41.89%
Total Missing Percent : 31.25%
(Rank 11) No.3 DAYS_EMPLOYED > -4336.5
Total Count : 2,319
Total Count Percent : 21.20%
Bad Count : 45
Good Count : 2,019
Ind Count : 255
Bad Count Percent : 24.32%
Node Default Rate : 1.94%
(Rank 3) No.4 DAYS_EMPLOYED <= -4336.5
Total Count : 460
Total Count Percent : 4.21%
Bad Count : 5
Good Count : 391
Ind Count : 64
Bad Count Percent : 2.70%
Node Default Rate : 1.09%
(Rank 12) No.9 NAME_FAMILY_STATUS == Widow
Total Count : 416
Total Count Percent : 3.80%
Bad Count : 8
Good Count : 379
Ind Count : 29
Bad Count Percent : 4.32%
Node Default Rate : 1.92%
(Rank 5) No.10 NAME_FAMILY_STATUS != Widow
Total Count : 7,743
Total Count Percent : 70.79%
Bad Count : 127
Good Count : 6,862
Ind Count : 754
Bad Count Percent : 68.65%
Node Default Rate : 1.64%
(Rank 9) No.5 Age <= 46.5
Total Count : 1,792
Total Count Percent : 16.38%
Bad Count : 30
Good Count : 1,560
Ind Count : 202
Bad Count Percent : 16.22%
Node Default Rate : 1.67%
(Rank 13) No.6 Age > 46.5
Total Count : 527
Total Count Percent : 4.82%
Bad Count : 15
Good Count : 459
Ind Count : 53
Bad Count Percent : 8.11%
Node Default Rate : 2.85%
(Rank 6) No.7 Age <= 43.5
Total Count : 200
Total Count Percent : 1.83%
Bad Count : 4
Good Count : 167
Ind Count : 29
Bad Count Percent : 2.16%
Node Default Rate : 2.00%
(Rank 1) No.8 Age > 43.5
Total Count : 260
Total Count Percent : 2.38%
Bad Count : 1
Good Count : 224
Ind Count : 35
Bad Count Percent : 0.54%
Node Default Rate : 0.38%
(Rank 2) No.11 DAYS_EMPLOYED <= -2237.0
Total Count : 84
Total Count Percent : 0.77%
Bad Count : 1
Good Count : 78
Ind Count : 5
Bad Count Percent : 0.54%
Node Default Rate : 1.19%
(Rank 14) No.12 DAYS_EMPLOYED > -2237.0
Total Count : 332
Total Count Percent : 3.04%
Bad Count : 7
Good Count : 301
Ind Count : 24
Bad Count Percent : 3.78%
Node Default Rate : 2.11%
(Rank 4) No.13 DAYS_EMPLOYED <= -1163.5
Total Count : 4,347
Total Count Percent : 39.74%
Bad Count : 66
Good Count : 3,859
Ind Count : 422
Bad Count Percent : 35.68%
Node Default Rate : 1.52%
(Rank 8) No.14 DAYS_EMPLOYED > -1163.5
Total Count : 3,396
Total Count Percent : 31.05%
Bad Count : 61
Good Count : 3,003
Ind Count : 332
Bad Count Percent : 32.97%
Node Default Rate : 1.80%

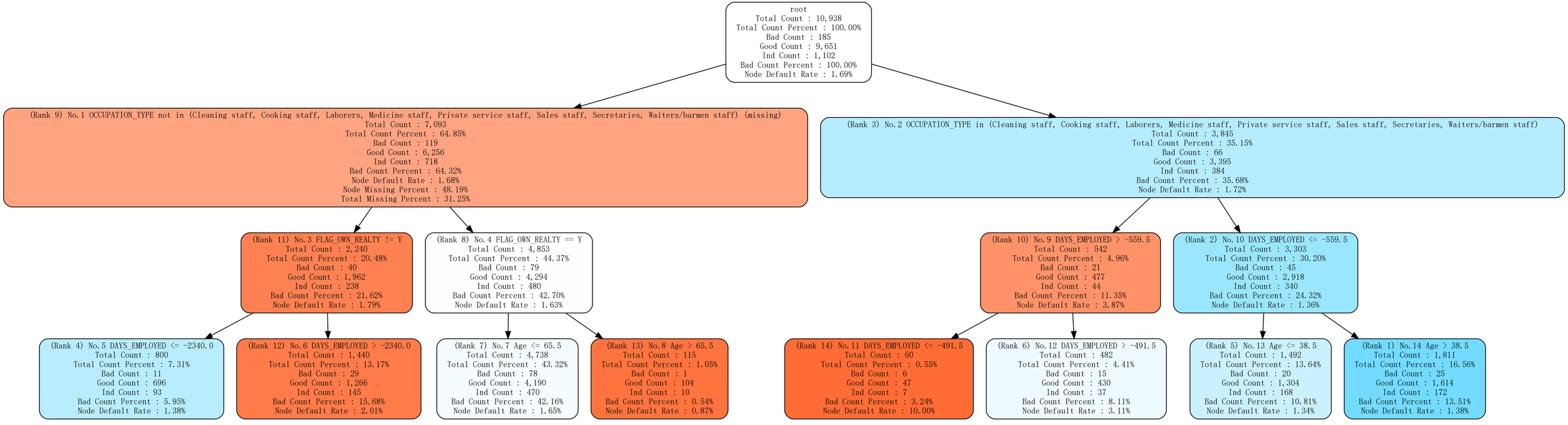
Test Tree: 1


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 185
Good Count : 9,651
Ind Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 7) No.1 FLAG_OWN_REALTY != Y
Total Count : 3,841
Total Count Percent : 32.37%
Bad Count : 69
Good Count : 3,105
Ind Count : 367
Bad Count Percent : 37.30%
Node Default Rate : 1.95%
(Rank 4) No.2 FLAG_OWN_REALTY == Y
Total Count : 7,297
Total Count Percent : 67.63%
Bad Count : 116
Good Count : 6,546
Ind Count : 735
Bad Count Percent : 62.70%
Node Default Rate : 1.57%
(Rank 12) No.3 DAYS_EMPLOYED > -606.5
Total Count : 900
Total Count Percent : 8.23%
Bad Count : 25
Good Count : 795
Ind Count : 80
Bad Count Percent : 13.51%
Node Default Rate : 2.78%
(Rank 5) No.4 DAYS_EMPLOYED <= -606.5
Total Count : 2,641
Total Count Percent : 24.15%
Bad Count : 44
Good Count : 2,310
Ind Count : 287
Bad Count Percent : 23.78%
Node Default Rate : 1.67%
(Rank 3) No.9 OCCUPATION_TYPE not in (Accountants, Core staff, Drivers, IT staff, Low-skill Laborers) (missing)
Total Count : 5,975
Total Count Percent : 54.63%
Bad Count : 93
Good Count : 5,296
Ind Count : 586
Bad Count Percent : 50.27%
Node Default Rate : 1.56%
Node Missing Percent : 40.70%
Total Missing Percent : 22.23%
(Rank 8) No.10 OCCUPATION_TYPE in (Accountants, Core staff, Drivers, IT staff, Low-skill Laborers)
Total Count : 1,422
Total Count Percent : 13.00%
Bad Count : 23
Good Count : 1,250
Ind Count : 149
Bad Count Percent : 12.43%
Node Default Rate : 1.62%
(Rank 14) No.5 DAYS_EMPLOYED <= -575.5
Total Count : 22
Total Count Percent : 0.20%
Bad Count : 0
Good Count : 19
Ind Count : 3
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 10) No.6 DAYS_EMPLOYED > -575.5
Total Count : 878
Total Count Percent : 8.03%
Bad Count : 25
Good Count : 776
Ind Count : 77
Bad Count Percent : 13.51%
Node Default Rate : 2.85%
(Rank 9) No.7 OCCUPATION_TYPE in (Accountants, Drivers, High skill tech staff, Laborers, Low-skill Laborers, Secretaries, Security staff)
Total Count : 1,066
Total Count Percent : 9.75%
Bad Count : 20
Good Count : 928
Ind Count : 118
Bad Count Percent : 10.81%
Node Default Rate : 1.88%
(Rank 1) No.8 OCCUPATION_TYPE not in (Accountants, Drivers, High skill tech staff, Laborers, Low-skill Laborers, Secretaries, Security staff) (missing)
Total Count : 1,575
Total Count Percent : 14.40%
Bad Count : 24
Good Count : 1,382
Ind Count : 169
Bad Count Percent : 12.97%
Node Default Rate : 1.52%
Node Missing Percent : 30.86%
Total Missing Percent : 4.44%
(Rank 11) No.11 NAME_EDUCATION_TYPE in (Incomplete higher, Lower secondary)
Total Count : 255
Total Count Percent : 2.33%
Bad Count : 3
Good Count : 219
Ind Count : 33
Bad Count Percent : 1.62%
Node Default Rate : 1.18%
(Rank 2) No.12 NAME_EDUCATION_TYPE not in (Incomplete higher, Lower secondary)
Total Count : 5,720
Total Count Percent : 52.29%
Bad Count : 90
Good Count : 5,077
Ind Count : 553
Bad Count Percent : 48.65%
Node Default Rate : 1.57%
(Rank 6) No.13 DAYS_EMPLOYED <= -927.5
Total Count : 1,044
Total Count Percent : 9.54%
Bad Count : 15
Good Count : 916
Ind Count : 113
Bad Count Percent : 8.11%
Node Default Rate : 1.44%
(Rank 13) No.14 DAYS_EMPLOYED > -927.5
Total Count : 378
Total Count Percent : 3.46%
Bad Count : 8
Good Count : 334
Ind Count : 36
Bad Count Percent : 4.32%
Node Default Rate : 2.12%

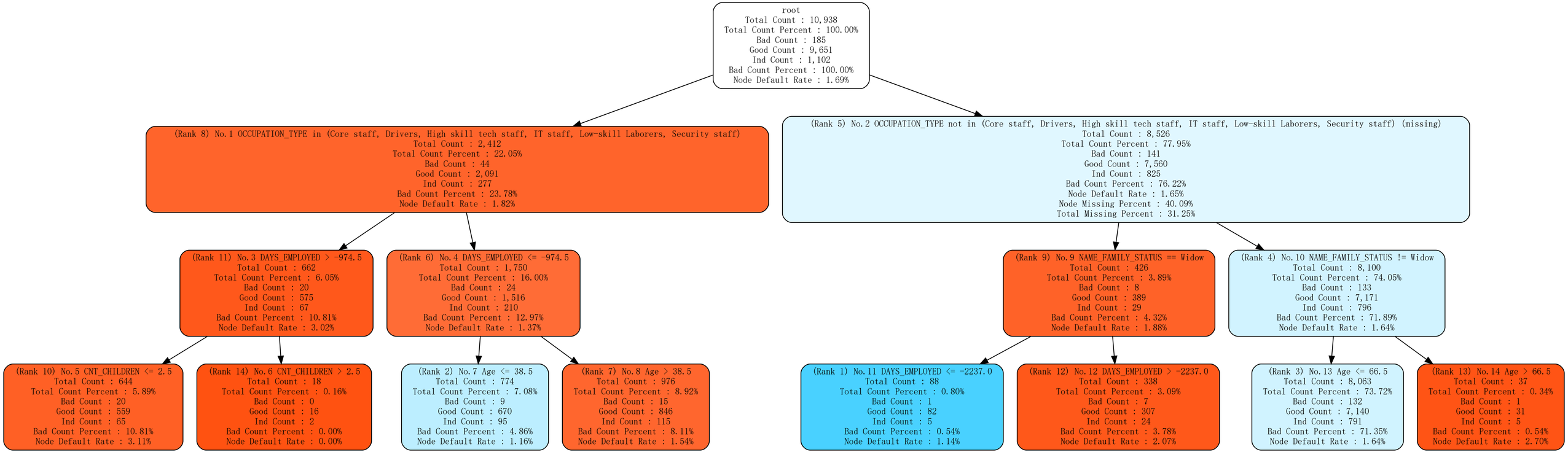
Test Tree: 2


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 185
Good Count : 9,651
Ind Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 8) No.1 FLAG_OWN_REALTY != Y
Total Count : 3,541
Total Count Percent : 32.37%
Bad Count : 69
Good Count : 3,105
Ind Count : 367
Bad Count Percent : 37.30%
Node Default Rate : 1.95%
(Rank 4) No.2 FLAG_OWN_REALTY == Y
Total Count : 7,397
Total Count Percent : 67.63%
Bad Count : 116
Good Count : 6,546
Ind Count : 735
Bad Count Percent : 62.70%
Node Default Rate : 1.57%
(Rank 12) No.3 DAYS_EMPLOYED > -606.5
Total Count : 900
Total Count Percent : 8.23%
Bad Count : 25
Good Count : 795
Ind Count : 80
Bad Count Percent : 13.51%
Node Default Rate : 2.78%
(Rank 6) No.4 DAYS_EMPLOYED <= -606.5
Total Count : 2,641
Total Count Percent : 24.15%
Bad Count : 44
Good Count : 2,310
Ind Count : 287
Bad Count Percent : 23.78%
Node Default Rate : 1.67%
(Rank 3) No.9 OCCUPATION_TYPE not in (Accountants, Core staff, Drivers, IT staff, Low-skill Laborers, Managers) (missing)
Total Count : 5,405
Total Count Percent : 49.41%
Bad Count : 86
Good Count : 4,797
Ind Count : 522
Bad Count Percent : 46.49%
Node Default Rate : 1.59%
Node Missing Percent : 45.00%
Total Missing Percent : 22.23%
(Rank 7) No.10 OCCUPATION_TYPE in (Accountants, Core staff, Drivers, IT staff, Low-skill Laborers, Managers)
Total Count : 1,992
Total Count Percent : 18.21%
Bad Count : 30
Good Count : 1,749
Ind Count : 213
Bad Count Percent : 16.22%
Node Default Rate : 1.51%
(Rank 10) No.5 AMT_INCOME_TOTAL <= 312750.0
Total Count : 847
Total Count Percent : 7.74%
Bad Count : 20
Good Count : 752
Ind Count : 75
Bad Count Percent : 10.81%
Node Default Rate : 2.36%
(Rank 14) No.6 AMT_INCOME_TOTAL > 312750.0
Total Count : 53
Total Count Percent : 0.48%
Bad Count : 5
Good Count : 43
Ind Count : 5
Bad Count Percent : 2.70%
Node Default Rate : 9.43%
(Rank 9) No.7 OCCUPATION_TYPE in (Accountants, Drivers, High skill tech staff, Laborers, Low-skill Laborers, Secretaries, Security staff)
Total Count : 1,066
Total Count Percent : 9.75%
Bad Count : 20
Good Count : 928
Ind Count : 118
Bad Count Percent : 10.81%
Node Default Rate : 1.88%
(Rank 2) No.8 OCCUPATION_TYPE not in (Accountants, Drivers, High skill tech staff, Laborers, Low-skill Laborers, Secretaries, Security staff) (missing)
Total Count : 1,575
Total Count Percent : 14.40%
Bad Count : 24
Good Count : 1,382
Ind Count : 169
Bad Count Percent : 12.97%
Node Default Rate : 1.52%
Node Missing Percent : 30.86%
Total Missing Percent : 4.44%
(Rank 13) No.11 NAME_EDUCATION_TYPE in (Incomplete higher, Lower secondary)
Total Count : 228
Total Count Percent : 2.08%
Bad Count : 3
Good Count : 195
Ind Count : 30
Bad Count Percent : 1.62%
Node Default Rate : 1.32%
(Rank 1) No.12 NAME_EDUCATION_TYPE not in (Incomplete higher, Lower secondary)
Total Count : 5,177
Total Count Percent : 47.33%
Bad Count : 83
Good Count : 4,602
Ind Count : 492
Bad Count Percent : 44.86%
Node Default Rate : 1.60%
(Rank 5) No.13 DAYS_EMPLOYED <= -927.5
Total Count : 1,524
Total Count Percent : 13.93%
Bad Count : 21
Good Count : 1,334
Ind Count : 169
Bad Count Percent : 11.35%
Node Default Rate : 1.38%
(Rank 11) No.14 DAYS_EMPLOYED > -927.5
Total Count : 468
Total Count Percent : 4.28%
Bad Count : 9
Good Count : 415
Ind Count : 44
Bad Count Percent : 4.86%
Node Default Rate : 1.92%

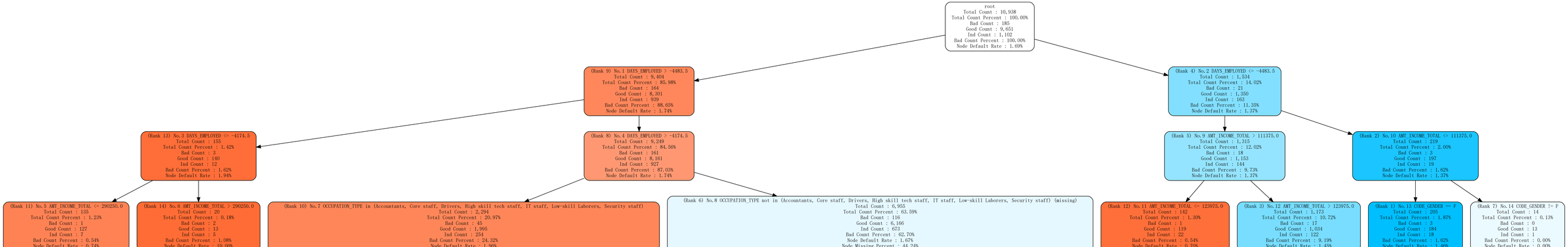
Test Tree: 3


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 185
Good Count : 9,651
Ind Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 9) No.1 OCCUPATION_TYPE not in (Cleaning staff, Cooking staff, Laborers, Medicine staff, Private service staff, Sales staff, Secretaries, Waiters/barmen staff) (missing)
Total Count : 7,093
Total Count Percent : 64.85%
Bad Count : 119
Good Count : 6,256
Ind Count : 718
Bad Count Percent : 64.32%
Node Default Rate : 1.68%
Node Missing Percent : 48.19%
Total Missing Percent : 31.25%
(Rank 3) No.2 OCCUPATION_TYPE in (Cleaning staff, Cooking staff, Laborers, Medicine staff, Private service staff, Sales staff, Secretaries, Waiters/barmen staff)
Total Count : 3,845
Total Count Percent : 35.15%
Bad Count : 66
Good Count : 3,395
Ind Count : 384
Bad Count Percent : 35.68%
Node Default Rate : 1.72%
(Rank 11) No.3 FLAG_OWN_REALTY != Y
Total Count : 2,240
Total Count Percent : 20.48%
Bad Count : 40
Good Count : 1,962
Ind Count : 238
Bad Count Percent : 21.62%
Node Default Rate : 1.79%
(Rank 8) No.4 FLAG_OWN_REALTY == Y
Total Count : 4,853
Total Count Percent : 44.37%
Bad Count : 79
Good Count : 4,294
Ind Count : 480
Bad Count Percent : 42.70%
Node Default Rate : 1.63%
(Rank 10) No.9 DAYS_EMPLOYED > -559.5
Total Count : 542
Total Count Percent : 4.96%
Bad Count : 21
Good Count : 477
Ind Count : 44
Bad Count Percent : 11.35%
Node Default Rate : 3.87%
(Rank 2) No.10 DAYS_EMPLOYED <= -559.5
Total Count : 3,303
Total Count Percent : 30.20%
Bad Count : 45
Good Count : 2,918
Ind Count : 340
Bad Count Percent : 24.32%
Node Default Rate : 1.36%
(Rank 4) No.5 DAYS_EMPLOYED <= -2340.0
Total Count : 800
Total Count Percent : 7.31%
Bad Count : 11
Good Count : 696
Ind Count : 93
Bad Count Percent : 5.95%
Node Default Rate : 1.38%
(Rank 12) No.6 DAYS_EMPLOYED > -2340.0
Total Count : 1,440
Total Count Percent : 13.17%
Bad Count : 29
Good Count : 1,266
Ind Count : 145
Bad Count Percent : 15.68%
Node Default Rate : 2.01%
(Rank 7) No.7 Age <= 65.5
Total Count : 4,738
Total Count Percent : 43.32%
Bad Count : 78
Good Count : 4,190
Ind Count : 470
Bad Count Percent : 42.16%
Node Default Rate : 1.65%
(Rank 13) No.8 Age > 65.5
Total Count : 115
Total Count Percent : 1.05%
Bad Count : 1
Good Count : 104
Ind Count : 10
Bad Count Percent : 0.54%
Node Default Rate : 0.87%
(Rank 14) No.11 DAYS_EMPLOYED <= -491.5
Total Count : 60
Total Count Percent : 0.55%
Bad Count : 6
Good Count : 47
Ind Count : 7
Bad Count Percent : 3.24%
Node Default Rate : 10.00%
(Rank 6) No.12 DAYS_EMPLOYED > -491.5
Total Count : 482
Total Count Percent : 4.41%
Bad Count : 15
Good Count : 430
Ind Count : 37
Bad Count Percent : 8.11%
Node Default Rate : 3.11%
(Rank 5) No.13 Age <= 38.5
Total Count : 1,492
Total Count Percent : 13.64%
Bad Count : 20
Good Count : 1,304
Ind Count : 168
Bad Count Percent : 10.81%
Node Default Rate : 1.34%
(Rank 1) No.14 Age > 38.5
Total Count : 1,811
Total Count Percent : 16.56%
Bad Count : 25
Good Count : 1,614
Ind Count : 172
Bad Count Percent : 13.51%
Node Default Rate : 1.38%

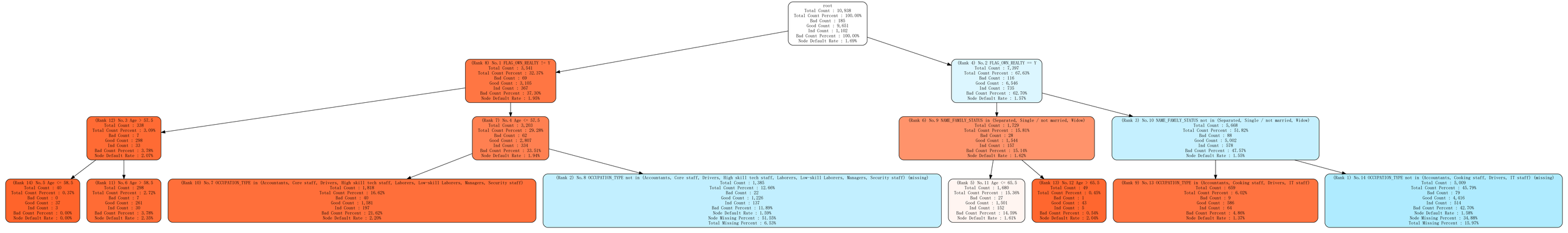
Test Tree: 4


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 185
Good Count : 9,651
Ind Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 8) No.1 OCCUPATION_TYPE in (Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers, Security staff)
Total Count : 2,412
Total Count Percent : 22.05%
Bad Count : 44
Good Count : 2,091
Ind Count : 277
Bad Count Percent : 23.78%
Node Default Rate : 1.82%
(Rank 5) No.2 OCCUPATION_TYPE not in (Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers, Security staff) (missing)
Total Count : 8,526
Total Count Percent : 77.95%
Bad Count : 141
Good Count : 7,560
Ind Count : 825
Bad Count Percent : 76.22%
Node Default Rate : 1.65%
Node Missing Percent : 40.09%
Total Missing Percent : 31.25%
(Rank 11) No.3 DAYS_EMPLOYED > -974.5
Total Count : 662
Total Count Percent : 6.05%
Bad Count : 20
Good Count : 575
Ind Count : 67
Bad Count Percent : 10.81%
Node Default Rate : 3.02%
(Rank 6) No.4 DAYS_EMPLOYED <= -974.5
Total Count : 1,750
Total Count Percent : 16.00%
Bad Count : 24
Good Count : 1,516
Ind Count : 210
Bad Count Percent : 12.97%
Node Default Rate : 1.37%
(Rank 9) No.9 NAME_FAMILY_STATUS == Widow
Total Count : 426
Total Count Percent : 3.89%
Bad Count : 8
Good Count : 389
Ind Count : 29
Bad Count Percent : 4.32%
Node Default Rate : 1.88%
(Rank 4) No.10 NAME_FAMILY_STATUS != Widow
Total Count : 8,100
Total Count Percent : 74.05%
Bad Count : 133
Good Count : 7,171
Ind Count : 796
Bad Count Percent : 71.89%
Node Default Rate : 1.64%
(Rank 10) No.5 CNT_CHILDREN <= 2.5
Total Count : 644
Total Count Percent : 5.89%
Bad Count : 20
Good Count : 559
Ind Count : 65
Bad Count Percent : 10.81%
Node Default Rate : 3.11%
(Rank 14) No.6 CNT_CHILDREN > 2.5
Total Count : 18
Total Count Percent : 0.16%
Bad Count : 0
Good Count : 16
Ind Count : 2
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 2) No.7 Age <= 38.5
Total Count : 774
Total Count Percent : 7.08%
Bad Count : 9
Good Count : 670
Ind Count : 95
Bad Count Percent : 4.86%
Node Default Rate : 1.16%
(Rank 7) No.8 Age > 38.5
Total Count : 976
Total Count Percent : 8.92%
Bad Count : 15
Good Count : 846
Ind Count : 115
Bad Count Percent : 8.11%
Node Default Rate : 1.54%
(Rank 1) No.11 DAYS_EMPLOYED <= -2237.0
Total Count : 88
Total Count Percent : 0.80%
Bad Count : 1
Good Count : 82
Ind Count : 5
Bad Count Percent : 0.54%
Node Default Rate : 1.14%
(Rank 12) No.12 DAYS_EMPLOYED > -2237.0
Total Count : 338
Total Count Percent : 3.09%
Bad Count : 7
Good Count : 307
Ind Count : 24
Bad Count Percent : 3.78%
Node Default Rate : 2.07%
(Rank 3) No.13 Age <= 66.5
Total Count : 8,063
Total Count Percent : 73.72%
Bad Count : 132
Good Count : 7,140
Ind Count : 791
Bad Count Percent : 71.35%
Node Default Rate : 1.64%
(Rank 13) No.14 Age > 66.5
Total Count : 37
Total Count Percent : 0.34%
Bad Count : 1
Good Count : 31
Ind Count : 5
Bad Count Percent : 0.54%
Node Default Rate : 2.70%

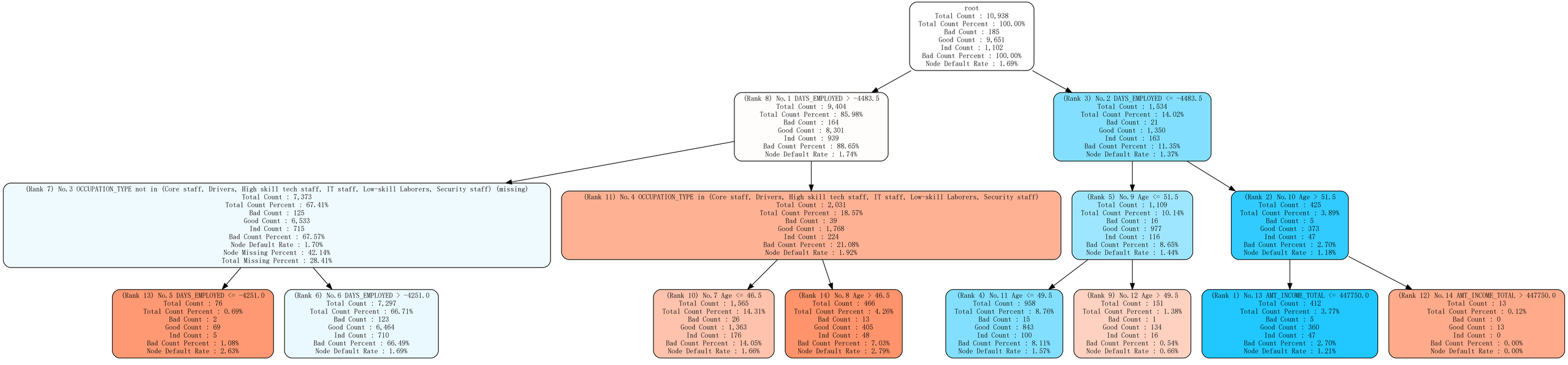
Test Tree: 5


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 185
Good Count : 9,651
Ind Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 9) No.1 DAYS_EMPLOYED > -4483.5
Total Count : 9,404
Total Count Percent : 85.98%
Bad Count : 164
Good Count : 8,301
Ind Count : 939
Bad Count Percent : 88.65%
Node Default Rate : 1.74%
(Rank 4) No.2 DAYS_EMPLOYED <= -4483.5
Total Count : 1,534
Total Count Percent : 14.02%
Bad Count : 21
Good Count : 1,350
Ind Count : 163
Bad Count Percent : 11.35%
Node Default Rate : 1.37%
(Rank 13) No.3 DAYS_EMPLOYED <= -4174.5
Total Count : 155
Total Count Percent : 1.42%
Bad Count : 3
Good Count : 140
Ind Count : 12
Bad Count Percent : 1.62%
Node Default Rate : 1.94%
(Rank 8) No.4 DAYS_EMPLOYED > -4174.5
Total Count : 9,249
Total Count Percent : 84.56%
Bad Count : 161
Good Count : 8,161
Ind Count : 927
Bad Count Percent : 87.03%
Node Default Rate : 1.74%
(Rank 5) No.9 AMT_INCOME_TOTAL > 111375.0
Total Count : 1,315
Total Count Percent : 12.02%
Bad Count : 18
Good Count : 1,153
Ind Count : 144
Bad Count Percent : 9.73%
Node Default Rate : 1.37%
(Rank 2) No.10 AMT_INCOME_TOTAL <= 111375.0
Total Count : 219
Total Count Percent : 2.00%
Bad Count : 3
Good Count : 197
Ind Count : 19
Bad Count Percent : 1.62%
Node Default Rate : 1.37%
(Rank 11) No.5 AMT_INCOME_TOTAL <= 290250.0
Total Count : 135
Total Count Percent : 1.23%
Bad Count : 1
Good Count : 127
Ind Count : 7
Bad Count Percent : 0.54%
Node Default Rate : 0.74%
(Rank 14) No.6 AMT_INCOME_TOTAL > 290250.0
Total Count : 20
Total Count Percent : 0.18%
Bad Count : 2
Good Count : 13
Ind Count : 5
Bad Count Percent : 1.08%
Node Default Rate : 10.00%
(Rank 10) No.7 OCCUPATION_TYPE in (Accountants, Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers, Security staff)
Total Count : 2,294
Total Count Percent : 20.97%
Bad Count : 45
Good Count : 1,995
Ind Count : 254
Bad Count Percent : 24.32%
Node Default Rate : 1.96%
(Rank 6) No.8 OCCUPATION_TYPE not in (Accountants, Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers, Security staff) (missing)
Total Count : 6,955
Total Count Percent : 63.59%
Bad Count : 116
Good Count : 6,166
Ind Count : 673
Bad Count Percent : 62.70%
Node Default Rate : 1.67%
Node Missing Percent : 44.24%
Total Missing Percent : 28.13%
(Rank 12) No.11 AMT_INCOME_TOTAL <= 123975.0
Total Count : 142
Total Count Percent : 1.30%
Bad Count : 1
Good Count : 119
Ind Count : 22
Bad Count Percent : 0.54%
Node Default Rate : 0.70%
(Rank 3) No.12 AMT_INCOME_TOTAL > 123975.0
Total Count : 1,173
Total Count Percent : 10.72%
Bad Count : 17
Good Count : 1,034
Ind Count : 122
Bad Count Percent : 9.19%
Node Default Rate : 1.45%
(Rank 1) No.13 CODE_GENDER == F
Total Count : 205
Total Count Percent : 1.87%
Bad Count : 3
Good Count : 184
Ind Count : 18
Bad Count Percent : 1.62%
Node Default Rate : 1.46%
(Rank 7) No.14 CODE_GENDER != F
Total Count : 14
Total Count Percent : 0.13%
Bad Count : 0
Good Count : 13
Ind Count : 1
Bad Count Percent : 0.00%
Node Default Rate : 0.00%

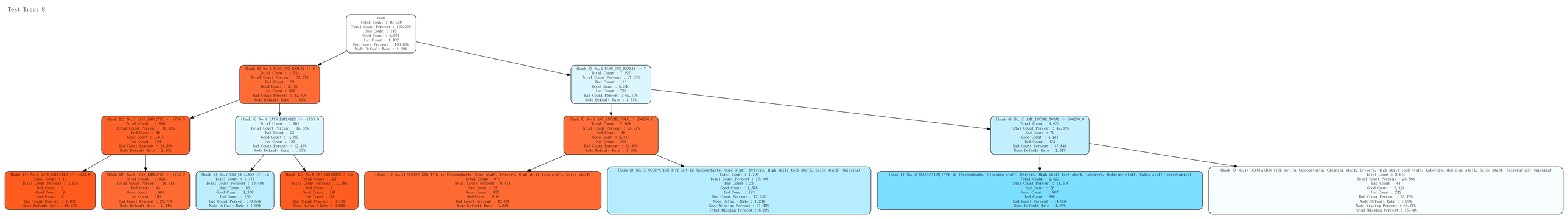
Test Tree: 6


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 185
Good Count : 9,651
Ind Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 8) No.1 FLAG_OWN_REALTY != Y
Total Count : 3,541
Total Count Percent : 32.37%
Bad Count : 69
Good Count : 3,105
Ind Count : 367
Bad Count Percent : 37.30%
Node Default Rate : 1.95%
(Rank 4) No.2 FLAG_OWN_REALTY == Y
Total Count : 7,397
Total Count Percent : 67.63%
Bad Count : 116
Good Count : 6,546
Ind Count : 735
Bad Count Percent : 62.70%
Node Default Rate : 1.57%
(Rank 12) No.3 Age > 57.5
Total Count : 338
Total Count Percent : 3.09%
Bad Count : 7
Good Count : 298
Ind Count : 33
Bad Count Percent : 3.78%
Node Default Rate : 2.07%
(Rank 7) No.4 Age <= 57.5
Total Count : 3,203
Total Count Percent : 29.28%
Bad Count : 62
Good Count : 2,807
Ind Count : 334
Bad Count Percent : 33.51%
Node Default Rate : 1.94%
(Rank 6) No.9 NAME_FAMILY_STATUS in (Separated, Single / not married, Widow)
Total Count : 1,729
Total Count Percent : 15.81%
Bad Count : 28
Good Count : 1,544
Ind Count : 157
Bad Count Percent : 15.14%
Node Default Rate : 1.62%
(Rank 3) No.10 NAME_FAMILY_STATUS not in (Separated, Single / not married, Widow)
Total Count : 5,668
Total Count Percent : 51.82%
Bad Count : 88
Good Count : 5,002
Ind Count : 578
Bad Count Percent : 47.57%
Node Default Rate : 1.55%
(Rank 14) No.5 Age <= 58.5
Total Count : 40
Total Count Percent : 0.37%
Bad Count : 0
Good Count : 37
Ind Count : 3
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 11) No.6 Age > 58.5
Total Count : 298
Total Count Percent : 2.72%
Bad Count : 7
Good Count : 261
Ind Count : 30
Bad Count Percent : 3.78%
Node Default Rate : 2.35%
(Rank 10) No.7 OCCUPATION_TYPE in (Accountants, Core staff, Drivers, High skill tech staff, Laborers, Low-skill Laborers, Managers, Security staff)
Total Count : 1,818
Total Count Percent : 16.62%
Bad Count : 40
Good Count : 1,581
Ind Count : 197
Bad Count Percent : 21.62%
Node Default Rate : 2.20%
(Rank 2) No.8 OCCUPATION_TYPE not in (Accountants, Core staff, Drivers, High skill tech staff, Laborers, Low-skill Laborers, Managers, Security staff) (missing)
Total Count : 1,385
Total Count Percent : 12.66%
Bad Count : 22
Good Count : 1,226
Ind Count : 137
Bad Count Percent : 11.89%
Node Default Rate : 1.59%
Node Missing Percent : 51.55%
Total Missing Percent : 6.53%
(Rank 5) No.11 Age <= 65.5
Total Count : 1,680
Total Count Percent : 15.36%
Bad Count : 27
Good Count : 1,501
Ind Count : 152
Bad Count Percent : 14.59%
Node Default Rate : 1.61%
(Rank 13) No.12 Age > 65.5
Total Count : 49
Total Count Percent : 0.45%
Bad Count : 1
Good Count : 43
Ind Count : 5
Bad Count Percent : 0.54%
Node Default Rate : 2.04%
(Rank 9) No.13 OCCUPATION_TYPE in (Accountants, Cooking staff, Drivers, IT staff)
Total Count : 659
Total Count Percent : 6.02%
Bad Count : 9
Good Count : 586
Ind Count : 64
Bad Count Percent : 4.86%
Node Default Rate : 1.37%
(Rank 1) No.14 OCCUPATION_TYPE not in (Accountants, Cooking staff, Drivers, IT staff) (missing)
Total Count : 5,009
Total Count Percent : 45.79%
Bad Count : 79
Good Count : 4,416
Ind Count : 514
Bad Count Percent : 42.70%
Node Default Rate : 1.58%
Node Missing Percent : 34.88%
Total Missing Percent : 15.97%

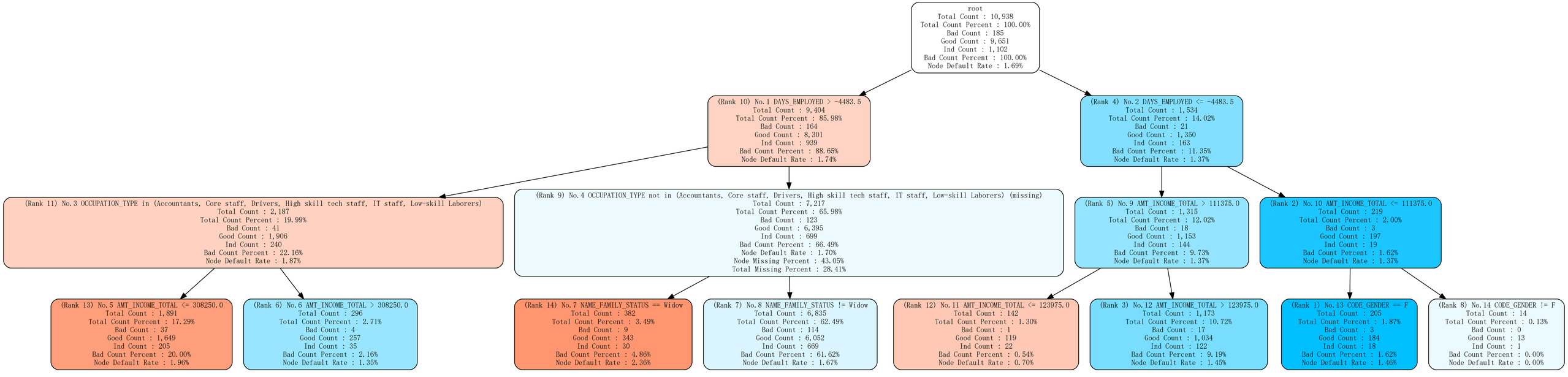
Test Tree: 7


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 185
Good Count : 9,651
Ind Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 8) No.1 DAYS_EMPLOYED > -4483.5
Total Count : 9,404
Total Count Percent : 85.98%
Bad Count : 164
Good Count : 8,301
Ind Count : 939
Bad Count Percent : 88.65%
Node Default Rate : 1.74%
(Rank 3) No.2 DAYS_EMPLOYED <= -4483.5
Total Count : 1,534
Total Count Percent : 14.02%
Bad Count : 21
Good Count : 1,350
Ind Count : 163
Bad Count Percent : 11.35%
Node Default Rate : 1.37%
(Rank 7) No.3 OCCUPATION_TYPE not in (Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers, Security staff) (missing)
Total Count : 7,373
Total Count Percent : 67.41%
Bad Count : 125
Good Count : 6,533
Ind Count : 715
Bad Count Percent : 67.57%
Node Default Rate : 1.70%
Node Missing Percent : 42.14%
Total Missing Percent : 28.41%
(Rank 11) No.4 OCCUPATION_TYPE in (Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers, Security staff)
Total Count : 2,031
Total Count Percent : 18.57%
Bad Count : 39
Good Count : 1,768
Ind Count : 224
Bad Count Percent : 21.08%
Node Default Rate : 1.92%
(Rank 5) No.9 Age <= 51.5
Total Count : 1,109
Total Count Percent : 10.14%
Bad Count : 16
Good Count : 977
Ind Count : 116
Bad Count Percent : 8.65%
Node Default Rate : 1.44%
(Rank 2) No.10 Age > 51.5
Total Count : 425
Total Count Percent : 3.89%
Bad Count : 5
Good Count : 373
Ind Count : 47
Bad Count Percent : 2.70%
Node Default Rate : 1.18%
(Rank 13) No.5 DAYS_EMPLOYED <= -4251.0
Total Count : 76
Total Count Percent : 0.69%
Bad Count : 2
Good Count : 69
Ind Count : 5
Bad Count Percent : 1.08%
Node Default Rate : 2.63%
(Rank 6) No.6 DAYS_EMPLOYED > -4251.0
Total Count : 7,297
Total Count Percent : 66.71%
Bad Count : 123
Good Count : 6,464
Ind Count : 710
Bad Count Percent : 66.49%
Node Default Rate : 1.69%
(Rank 10) No.7 Age <= 46.5
Total Count : 1,565
Total Count Percent : 14.31%
Bad Count : 26
Good Count : 1,363
Ind Count : 176
Bad Count Percent : 14.05%
Node Default Rate : 1.66%
(Rank 14) No.8 Age > 46.5
Total Count : 466
Total Count Percent : 4.26%
Bad Count : 13
Good Count : 405
Ind Count : 48
Bad Count Percent : 7.03%
Node Default Rate : 2.79%
(Rank 4) No.11 Age <= 49.5
Total Count : 958
Total Count Percent : 8.76%
Bad Count : 15
Good Count : 843
Ind Count : 100
Bad Count Percent : 8.11%
Node Default Rate : 1.57%
(Rank 9) No.12 Age > 49.5
Total Count : 151
Total Count Percent : 1.38%
Bad Count : 1
Good Count : 134
Ind Count : 16
Bad Count Percent : 0.54%
Node Default Rate : 0.66%
(Rank 1) No.13 AMT_INCOME_TOTAL <= 447750.0
Total Count : 412
Total Count Percent : 3.77%
Bad Count : 5
Good Count : 360
Ind Count : 47
Bad Count Percent : 2.70%
Node Default Rate : 1.21%
(Rank 12) No.14 AMT_INCOME_TOTAL > 447750.0
Total Count : 13
Total Count Percent : 0.12%
Bad Count : 0
Good Count : 13
Ind Count : 0
Bad Count Percent : 0.00%
Node Default Rate : 0.00%

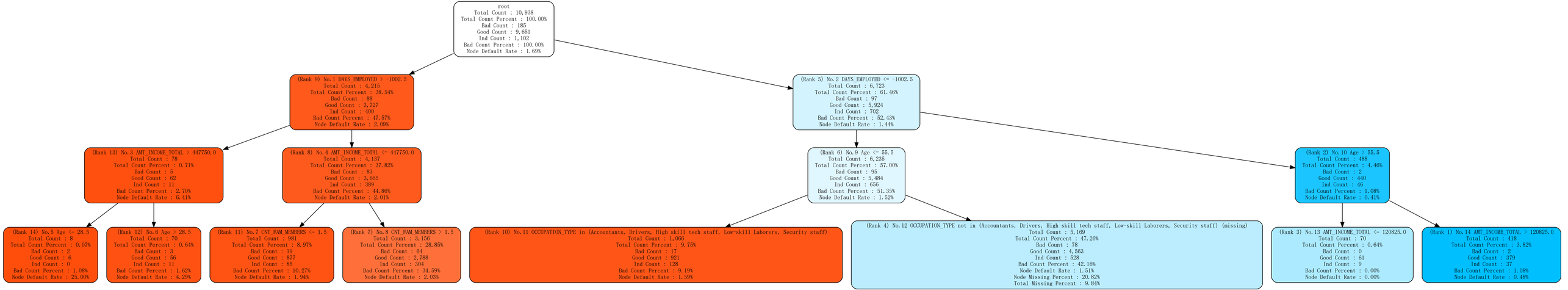
Test Tree: 8


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 185
Good Count : 9,651
Ind Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 9) No.1 FLAG_OWN_REALTY != Y
Total Count : 3,541
Total Count Percent : 32.37%
Bad Count : 69
Good Count : 3,105
Ind Count : 367
Bad Count Percent : 37.30%
Node Default Rate : 1.95%
(Rank 5) No.2 FLAG_OWN_REALTY == Y
Total Count : 7,397
Total Count Percent : 67.63%
Bad Count : 116
Good Count : 6,546
Ind Count : 735
Bad Count Percent : 62.70%
Node Default Rate : 1.57%
(Rank 12) No.3 DAYS_EMPLOYED > -1750.0
Total Count : 1,840
Total Count Percent : 16.82%
Bad Count : 46
Good Count : 1,610
Ind Count : 184
Bad Count Percent : 24.86%
Node Default Rate : 2.50%
(Rank 6) No.4 DAYS_EMPLOYED <= -1750.0
Total Count : 1,701
Total Count Percent : 15.55%
Bad Count : 23
Good Count : 1,495
Ind Count : 183
Bad Count Percent : 12.43%
Node Default Rate : 1.35%
(Rank 8) No.9 AMT_INCOME_TOTAL > 200250.0
Total Count : 2,764
Total Count Percent : 25.27%
Bad Count : 46
Good Count : 2,415
Ind Count : 303
Bad Count Percent : 24.86%
Node Default Rate : 1.66%
(Rank 4) No.10 AMT_INCOME_TOTAL <= 200250.0
Total Count : 4,633
Total Count Percent : 42.36%
Bad Count : 70
Good Count : 4,131
Ind Count : 432
Bad Count Percent : 37.84%
Node Default Rate : 1.51%
(Rank 14) No.5 DAYS_EMPLOYED <= -1725.0
Total Count : 12
Total Count Percent : 0.11%
Bad Count : 2
Good Count : 9
Ind Count : 1
Bad Count Percent : 1.08%
Node Default Rate : 16.67%
(Rank 10) No.6 DAYS_EMPLOYED > -1725.0
Total Count : 1,828
Total Count Percent : 16.71%
Bad Count : 44
Good Count : 1,601
Ind Count : 183
Bad Count Percent : 23.78%
Node Default Rate : 2.41%
(Rank 3) No.7 CNT_CHILDREN <= 1.5
Total Count : 1,474
Total Count Percent : 13.48%
Bad Count : 16
Good Count : 1,308
Ind Count : 150
Bad Count Percent : 8.65%
Node Default Rate : 1.09%
(Rank 13) No.8 CNT_CHILDREN > 1.5
Total Count : 227
Total Count Percent : 2.08%
Bad Count : 7
Good Count : 197
Ind Count : 33
Bad Count Percent : 3.78%
Node Default Rate : 3.08%
(Rank 11) No.11 OCCUPATION_TYPE in (Accountants, Core staff, Drivers, High skill tech staff, Sales staff)
Total Count : 970
Total Count Percent : 8.87%
Bad Count : 23
Good Count : 837
Ind Count : 110
Bad Count Percent : 12.43%
Node Default Rate : 2.37%
(Rank 2) No.12 OCCUPATION_TYPE not in (Accountants, Core staff, Drivers, High skill tech staff, Sales staff) (missing)
Total Count : 1,794
Total Count Percent : 16.40%
Bad Count : 23
Good Count : 1,578
Ind Count : 193
Bad Count Percent : 12.43%
Node Default Rate : 1.28%
Node Missing Percent : 41.42%
Total Missing Percent : 6.79%
(Rank 1) No.13 OCCUPATION_TYPE in (Accountants, Cleaning staff, Drivers, High skill tech staff, Laborers, Medicine staff, Sales staff, Secretaries)
Total Count : 2,023
Total Count Percent : 18.50%
Bad Count : 26
Good Count : 1,807
Ind Count : 190
Bad Count Percent : 14.05%
Node Default Rate : 1.29%
(Rank 7) No.14 OCCUPATION_TYPE not in (Accountants, Cleaning staff, Drivers, High skill tech staff, Laborers, Medicine staff, Sales staff, Secretaries) (missing)
Total Count : 2,610
Total Count Percent : 23.86%
Bad Count : 44
Good Count : 2,324
Ind Count : 242
Bad Count Percent : 23.78%
Node Default Rate : 1.69%
Node Missing Percent : 64.71%
Total Missing Percent : 15.44%

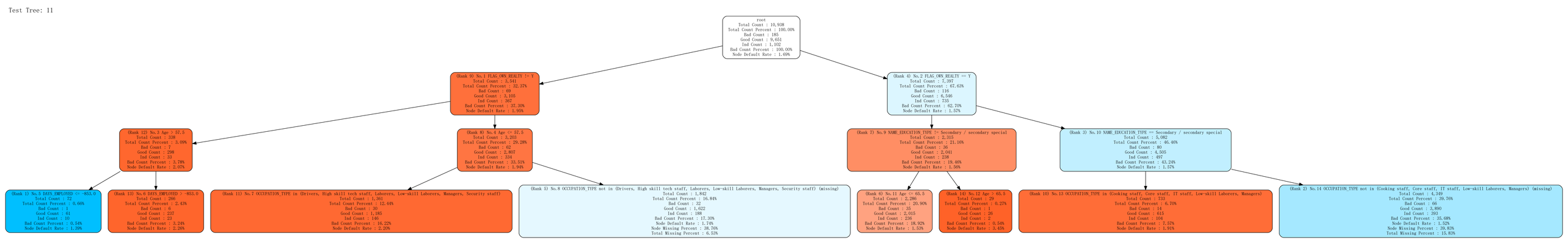
Test Tree: 9


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 185
Good Count : 9,651
Ind Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 10) No.1 DAYS_EMPLOYED > -4483.5
Total Count : 9,404
Total Count Percent : 85.98%
Bad Count : 164
Good Count : 8,301
Ind Count : 939
Bad Count Percent : 88.65%
Node Default Rate : 1.74%
(Rank 4) No.2 DAYS_EMPLOYED <= -4483.5
Total Count : 1,534
Total Count Percent : 14.02%
Bad Count : 21
Good Count : 1,350
Ind Count : 163
Bad Count Percent : 11.35%
Node Default Rate : 1.37%
(Rank 11) No.3 OCCUPATION_TYPE in (Accountants, Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers)
Total Count : 2,187
Total Count Percent : 19.99%
Bad Count : 41
Good Count : 1,906
Ind Count : 240
Bad Count Percent : 22.16%
Node Default Rate : 1.87%
(Rank 9) No.4 OCCUPATION_TYPE not in (Accountants, Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers) (missing)
Total Count : 7,217
Total Count Percent : 65.98%
Bad Count : 123
Good Count : 6,395
Ind Count : 699
Bad Count Percent : 66.49%
Node Default Rate : 1.70%
Node Missing Percent : 43.05%
Total Missing Percent : 28.41%
(Rank 5) No.9 AMT_INCOME_TOTAL > 111375.0
Total Count : 1,315
Total Count Percent : 12.02%
Bad Count : 18
Good Count : 1,153
Ind Count : 144
Bad Count Percent : 9.73%
Node Default Rate : 1.37%
(Rank 2) No.10 AMT_INCOME_TOTAL <= 111375.0
Total Count : 219
Total Count Percent : 2.00%
Bad Count : 3
Good Count : 197
Ind Count : 19
Bad Count Percent : 1.62%
Node Default Rate : 1.37%
(Rank 13) No.5 AMT_INCOME_TOTAL <= 308250.0
Total Count : 1,891
Total Count Percent : 17.29%
Bad Count : 37
Good Count : 1,649
Ind Count : 205
Bad Count Percent : 20.00%
Node Default Rate : 1.96%
(Rank 6) No.6 AMT_INCOME_TOTAL > 308250.0
Total Count : 296
Total Count Percent : 2.71%
Bad Count : 4
Good Count : 257
Ind Count : 35
Bad Count Percent : 2.16%
Node Default Rate : 1.35%
(Rank 14) No.7 NAME_FAMILY_STATUS == Widow
Total Count : 382
Total Count Percent : 3.49%
Bad Count : 9
Good Count : 343
Ind Count : 30
Bad Count Percent : 4.86%
Node Default Rate : 2.36%
(Rank 7) No.8 NAME_FAMILY_STATUS != Widow
Total Count : 6,835
Total Count Percent : 62.49%
Bad Count : 114
Good Count : 6,052
Ind Count : 669
Bad Count Percent : 61.62%
Node Default Rate : 1.67%
(Rank 12) No.11 AMT_INCOME_TOTAL <= 123975.0
Total Count : 142
Total Count Percent : 1.30%
Bad Count : 1
Good Count : 119
Ind Count : 22
Bad Count Percent : 0.54%
Node Default Rate : 0.70%
(Rank 3) No.12 AMT_INCOME_TOTAL > 123975.0
Total Count : 1,173
Total Count Percent : 10.72%
Bad Count : 17
Good Count : 1,034
Ind Count : 122
Bad Count Percent : 9.19%
Node Default Rate : 1.45%
(Rank 1) No.13 CODE_GENDER == F
Total Count : 205
Total Count Percent : 1.87%
Bad Count : 3
Good Count : 184
Ind Count : 18
Bad Count Percent : 1.62%
Node Default Rate : 1.46%
(Rank 8) No.14 CODE_GENDER != F
Total Count : 14
Total Count Percent : 0.13%
Bad Count : 0
Good Count : 13
Ind Count : 1
Bad Count Percent : 0.00%
Node Default Rate : 0.00%

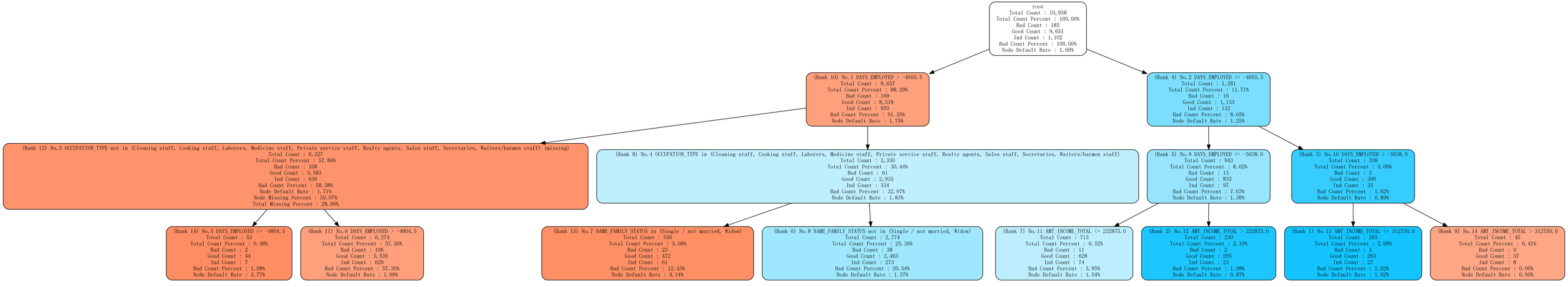
Test Tree: 10


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 185
Good Count : 9,651
Ind Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 9) No.1 DAYS_EMPLOYED > -1002.5
Total Count : 4,215
Total Count Percent : 38.54%
Bad Count : 88
Good Count : 3,727
Ind Count : 400
Bad Count Percent : 47.57%
Node Default Rate : 2.09%
(Rank 5) No.2 DAYS_EMPLOYED <= -1002.5
Total Count : 6,723
Total Count Percent : 61.46%
Bad Count : 97
Good Count : 5,924
Ind Count : 702
Bad Count Percent : 52.43%
Node Default Rate : 1.44%
(Rank 13) No.3 AMT_INCOME_TOTAL > 447750.0
Total Count : 78
Total Count Percent : 0.71%
Bad Count : 5
Good Count : 62
Ind Count : 11
Bad Count Percent : 2.70%
Node Default Rate : 6.41%
(Rank 8) No.4 AMT_INCOME_TOTAL <= 447750.0
Total Count : 4,137
Total Count Percent : 37.82%
Bad Count : 83
Good Count : 3,665
Ind Count : 389
Bad Count Percent : 44.86%
Node Default Rate : 2.01%
(Rank 6) No.9 Age <= 55.5
Total Count : 6,235
Total Count Percent : 57.00%
Bad Count : 95
Good Count : 5,484
Ind Count : 656
Bad Count Percent : 51.35%
Node Default Rate : 1.52%
(Rank 2) No.10 Age > 55.5
Total Count : 488
Total Count Percent : 4.46%
Bad Count : 2
Good Count : 440
Ind Count : 46
Bad Count Percent : 1.08%
Node Default Rate : 0.41%
(Rank 14) No.5 Age <= 28.5
Total Count : 8
Total Count Percent : 0.07%
Bad Count : 2
Good Count : 6
Ind Count : 0
Bad Count Percent : 1.08%
Node Default Rate : 25.00%
(Rank 12) No.6 Age > 28.5
Total Count : 70
Total Count Percent : 0.64%
Bad Count : 3
Good Count : 56
Ind Count : 11
Bad Count Percent : 1.62%
Node Default Rate : 4.29%
(Rank 11) No.7 CNT_FAM_MEMBERS <= 1.5
Total Count : 981
Total Count Percent : 8.97%
Bad Count : 19
Good Count : 877
Ind Count : 85
Bad Count Percent : 10.27%
Node Default Rate : 1.94%
(Rank 7) No.8 CNT_FAM_MEMBERS > 1.5
Total Count : 3,156
Total Count Percent : 28.85%
Bad Count : 64
Good Count : 2,788
Ind Count : 304
Bad Count Percent : 34.59%
Node Default Rate : 2.03%
(Rank 10) No.11 OCCUPATION_TYPE in (Accountants, Drivers, High skill tech staff, Low-skill Laborers, Security staff)
Total Count : 1,066
Total Count Percent : 9.75%
Bad Count : 17
Good Count : 921
Ind Count : 128
Bad Count Percent : 9.19%
Node Default Rate : 1.59%
(Rank 4) No.12 OCCUPATION_TYPE not in (Accountants, Drivers, High skill tech staff, Low-skill Laborers, Security staff) (missing)
Total Count : 5,169
Total Count Percent : 47.26%
Bad Count : 78
Good Count : 4,563
Ind Count : 528
Bad Count Percent : 42.16%
Node Default Rate : 1.51%
Node Missing Percent : 20.82%
Total Missing Percent : 9.84%
(Rank 3) No.13 AMT_INCOME_TOTAL <= 120825.0
Total Count : 70
Total Count Percent : 0.64%
Bad Count : 0
Good Count : 61
Ind Count : 9
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 1) No.14 AMT_INCOME_TOTAL > 120825.0
Total Count : 418
Total Count Percent : 3.82%
Bad Count : 2
Good Count : 379
Ind Count : 37
Bad Count Percent : 1.08%
Node Default Rate : 0.48%

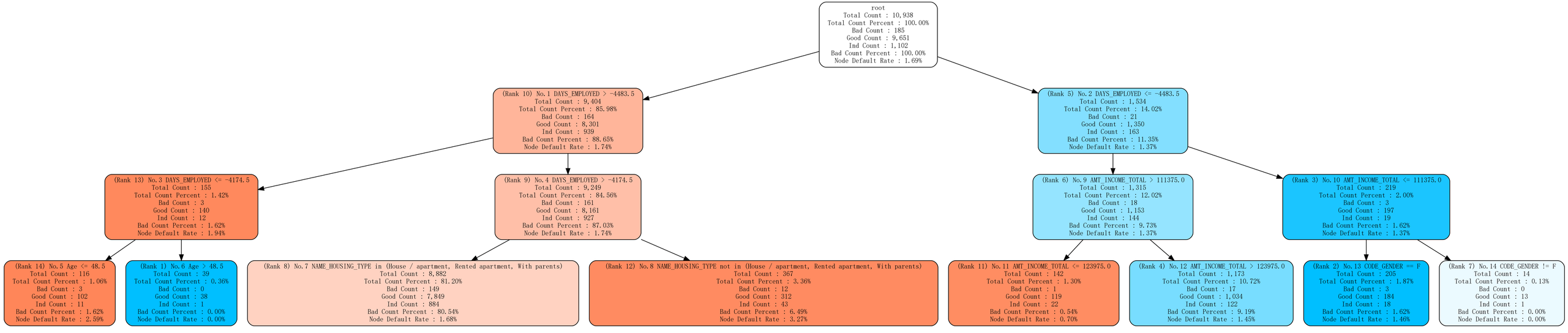
Test Tree: 11


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 185
Good Count : 9,651
Ind Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 9) No.1 FLAG_OWN_REALTY != Y
Total Count : 3,541
Total Count Percent : 32.37%
Bad Count : 69
Good Count : 3,105
Ind Count : 367
Bad Count Percent : 37.30%
Node Default Rate : 1.95%
(Rank 4) No.2 FLAG_OWN_REALTY == Y
Total Count : 7,397
Total Count Percent : 67.63%
Bad Count : 116
Good Count : 6,546
Ind Count : 735
Bad Count Percent : 62.70%
Node Default Rate : 1.57%
(Rank 12) No.3 Age > 57.5
Total Count : 338
Total Count Percent : 3.09%
Bad Count : 7
Good Count : 298
Ind Count : 33
Bad Count Percent : 3.78%
Node Default Rate : 2.07%
(Rank 8) No.4 Age <= 57.5
Total Count : 3,203
Total Count Percent : 29.28%
Bad Count : 62
Good Count : 2,807
Ind Count : 334
Bad Count Percent : 33.51%
Node Default Rate : 1.94%
(Rank 7) No.9 NAME_EDUCATION_TYPE != Secondary / secondary special
Total Count : 2,315
Total Count Percent : 21.16%
Bad Count : 36
Good Count : 2,041
Ind Count : 238
Bad Count Percent : 19.46%
Node Default Rate : 1.56%
(Rank 3) No.10 NAME_EDUCATION_TYPE == Secondary / secondary special
Total Count : 5,082
Total Count Percent : 46.46%
Bad Count : 80
Good Count : 4,505
Ind Count : 497
Bad Count Percent : 43.24%
Node Default Rate : 1.57%
(Rank 1) No.5 DAYS_EMPLOYED <= -852.0
Total Count : 72
Total Count Percent : 0.66%
Bad Count : 1
Good Count : 61
Ind Count : 10
Bad Count Percent : 0.54%
Node Default Rate : 1.39%
(Rank 13) No.6 DAYS_EMPLOYED > -852.0
Total Count : 266
Total Count Percent : 2.43%
Bad Count : 6
Good Count : 237
Ind Count : 23
Bad Count Percent : 3.24%
Node Default Rate : 2.26%
(Rank 11) No.7 OCCUPATION_TYPE in (Drivers, High skill tech staff, Laborers, Low-skill Laborers, Managers, Security staff)
Total Count : 1,361
Total Count Percent : 12.44%
Bad Count : 30
Good Count : 1,185
Ind Count : 146
Bad Count Percent : 16.22%
Node Default Rate : 2.25%
(Rank 5) No.8 OCCUPATION_TYPE not in (Drivers, High skill tech staff, Laborers, Low-skill Laborers, Managers, Security staff) (missing)
Total Count : 1,842
Total Count Percent : 16.84%
Bad Count : 32
Good Count : 1,622
Ind Count : 188
Bad Count Percent : 17.30%
Node Default Rate : 1.74%
Node Missing Percent : 38.76%
Total Missing Percent : 6.53%
(Rank 6) No.11 Age <= 65.5
Total Count : 2,286
Total Count Percent : 20.90%
Bad Count : 35
Good Count : 2,015
Ind Count : 236
Bad Count Percent : 18.92%
Node Default Rate : 1.53%
(Rank 14) No.12 Age > 65.5
Total Count : 29
Total Count Percent : 0.27%
Bad Count : 1
Good Count : 26
Ind Count : 2
Bad Count Percent : 0.54%
Node Default Rate : 3.45%
(Rank 10) No.13 OCCUPATION_TYPE in (Cooking staff, Core staff, IT staff, Low-skill Laborers, Managers)
Total Count : 733
Total Count Percent : 6.70%
Bad Count : 14
Good Count : 615
Ind Count : 104
Bad Count Percent : 7.57%
Node Default Rate : 1.91%
(Rank 2) No.14 OCCUPATION_TYPE not in (Cooking staff, Core staff, IT staff, Low-skill Laborers, Managers) (missing)
Total Count : 4,349
Total Count Percent : 39.76%
Bad Count : 66
Good Count : 3,890
Ind Count : 393
Bad Count Percent : 35.68%
Node Default Rate : 1.52%
Node Missing Percent : 39.83%
Total Missing Percent : 15.83%

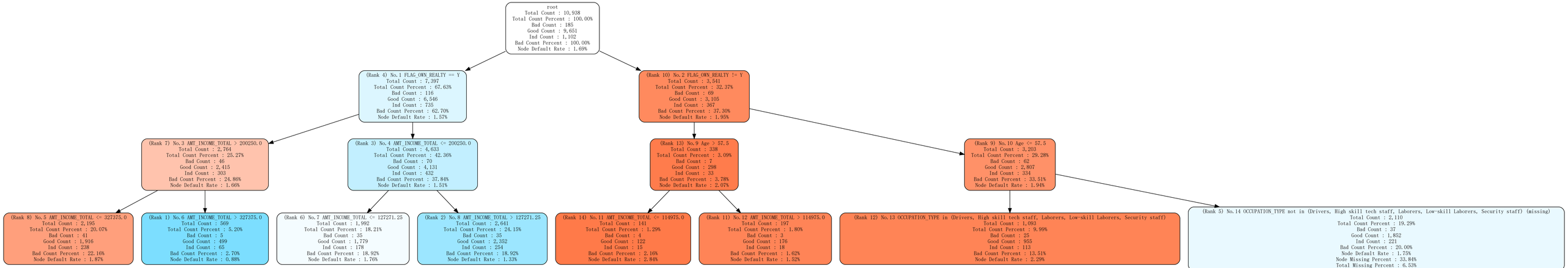
Test Tree: 12


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 185
Good Count : 9,651
Ind Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 10) No.1 DAYS_EMPLOYED > -4955.5
Total Count : 9,657
Total Count Percent : 88.29%
Bad Count : 169
Good Count : 8,518
Ind Count : 970
Bad Count Percent : 91.35%
Node Default Rate : 1.75%
(Rank 4) No.2 DAYS_EMPLOYED <= -4955.5
Total Count : 1,281
Total Count Percent : 11.71%
Bad Count : 16
Good Count : 1,133
Ind Count : 132
Bad Count Percent : 8.65%
Node Default Rate : 1.25%
(Rank 12) No.3 OCCUPATION_TYPE not in (Cleaning staff, Cooking staff, Laborers, Medicine staff, Private service staff, Realty agents, Sales staff, Secretaries, Waiters/barmen staff) (missing)
Total Count : 6,327
Total Count Percent : 57.84%
Bad Count : 108
Good Count : 5,583
Ind Count : 636
Bad Count Percent : 58.38%
Node Default Rate : 1.71%
Node Missing Percent : 50.07%
Total Missing Percent : 28.96%
(Rank 8) No.4 OCCUPATION_TYPE in (Cleaning staff, Cooking staff, Laborers, Medicine staff, Private service staff, Realty agents, Sales staff, Secretaries, Waiters/barmen staff)
Total Count : 3,330
Total Count Percent : 30.44%
Bad Count : 61
Good Count : 2,935
Ind Count : 334
Bad Count Percent : 32.97%
Node Default Rate : 1.83%
(Rank 5) No.9 DAYS_EMPLOYED <= -5638.0
Total Count : 943
Total Count Percent : 8.62%
Bad Count : 13
Good Count : 833
Ind Count : 97
Bad Count Percent : 7.03%
Node Default Rate : 1.38%
(Rank 3) No.10 DAYS_EMPLOYED > -5638.0
Total Count : 338
Total Count Percent : 3.09%
Bad Count : 3
Good Count : 300
Ind Count : 35
Bad Count Percent : 1.62%
Node Default Rate : 0.89%
(Rank 14) No.5 DAYS_EMPLOYED <= -4804.5
Total Count : 53
Total Count Percent : 0.48%
Bad Count : 2
Good Count : 44
Ind Count : 7
Bad Count Percent : 1.08%
Node Default Rate : 3.77%
(Rank 11) No.6 DAYS_EMPLOYED > -4804.5
Total Count : 6,274
Total Count Percent : 57.36%
Bad Count : 106
Good Count : 5,539
Ind Count : 629
Bad Count Percent : 57.30%
Node Default Rate : 1.69%
(Rank 13) No.7 NAME_FAMILY_STATUS in (Single / not married, Widow)
Total Count : 556
Total Count Percent : 5.08%
Bad Count : 23
Good Count : 472
Ind Count : 61
Bad Count Percent : 12.43%
Node Default Rate : 4.14%
(Rank 6) No.8 NAME_FAMILY_STATUS not in (Single / not married, Widow)
Total Count : 2,774
Total Count Percent : 25.36%
Bad Count : 38
Good Count : 2,463
Ind Count : 273
Bad Count Percent : 20.54%
Node Default Rate : 1.37%
(Rank 7) No.11 AMT_INCOME_TOTAL <= 232875.0
Total Count : 713
Total Count Percent : 6.52%
Bad Count : 11
Good Count : 628
Ind Count : 74
Bad Count Percent : 5.95%
Node Default Rate : 1.54%
(Rank 2) No.12 AMT_INCOME_TOTAL > 232875.0
Total Count : 230
Total Count Percent : 2.10%
Bad Count : 2
Good Count : 205
Ind Count : 23
Bad Count Percent : 1.08%
Node Default Rate : 0.87%
(Rank 1) No.13 AMT_INCOME_TOTAL <= 312750.0
Total Count : 293
Total Count Percent : 2.68%
Bad Count : 3
Good Count : 263
Ind Count : 27
Bad Count Percent : 1.62%
Node Default Rate : 1.02%
(Rank 9) No.14 AMT_INCOME_TOTAL > 312750.0
Total Count : 45
Total Count Percent : 0.41%
Bad Count : 0
Good Count : 37
Ind Count : 8
Bad Count Percent : 0.00%
Node Default Rate : 0.00%

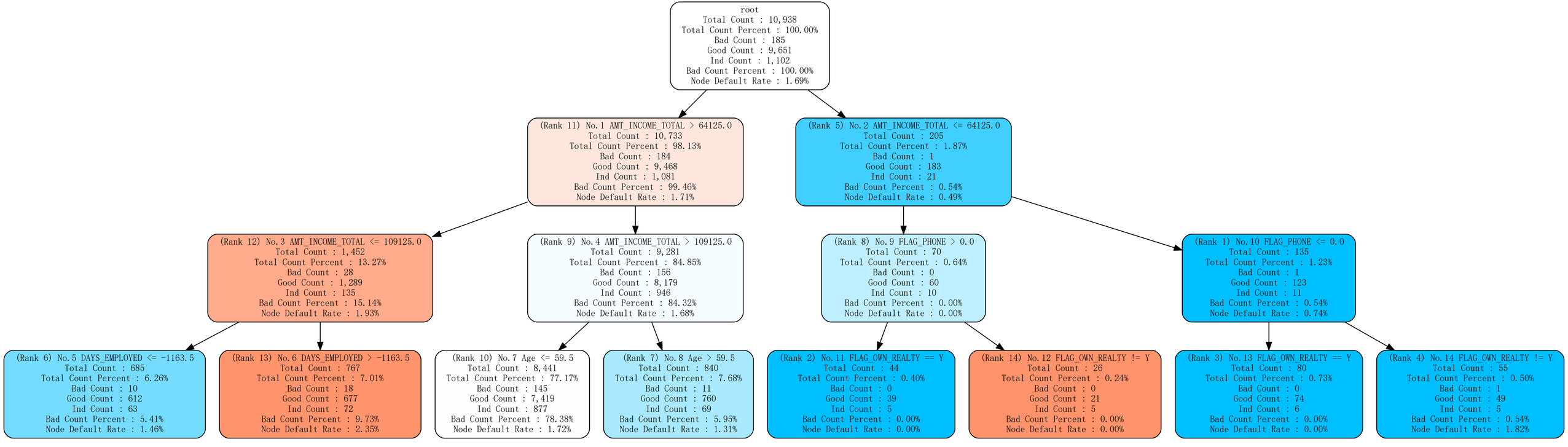
Test Tree: 13


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 185
Good Count : 9,651
Ind Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 10) No.1 DAYS_EMPLOYED > -4483.5
Total Count : 9,404
Total Count Percent : 85.98%
Bad Count : 164
Good Count : 8,301
Ind Count : 939
Bad Count Percent : 88.65%
Node Default Rate : 1.74%
(Rank 5) No.2 DAYS_EMPLOYED <= -4483.5
Total Count : 1,534
Total Count Percent : 14.02%
Bad Count : 21
Good Count : 1,350
Ind Count : 163
Bad Count Percent : 11.35%
Node Default Rate : 1.37%
(Rank 13) No.3 DAYS_EMPLOYED <= -4174.5
Total Count : 155
Total Count Percent : 1.42%
Bad Count : 3
Good Count : 140
Ind Count : 12
Bad Count Percent : 1.62%
Node Default Rate : 1.94%
(Rank 9) No.4 DAYS_EMPLOYED > -4174.5
Total Count : 9,249
Total Count Percent : 84.56%
Bad Count : 161
Good Count : 8,161
Ind Count : 927
Bad Count Percent : 87.03%
Node Default Rate : 1.74%
(Rank 6) No.9 AMT_INCOME_TOTAL > 111375.0
Total Count : 1,315
Total Count Percent : 12.02%
Bad Count : 18
Good Count : 1,153
Ind Count : 144
Bad Count Percent : 9.73%
Node Default Rate : 1.37%
(Rank 3) No.10 AMT_INCOME_TOTAL <= 111375.0
Total Count : 219
Total Count Percent : 2.00%
Bad Count : 3
Good Count : 197
Ind Count : 19
Bad Count Percent : 1.62%
Node Default Rate : 1.37%
(Rank 14) No.5 Age <= 48.5
Total Count : 116
Total Count Percent : 1.06%
Bad Count : 3
Good Count : 102
Ind Count : 11
Bad Count Percent : 1.62%
Node Default Rate : 2.59%
(Rank 1) No.6 Age > 48.5
Total Count : 39
Total Count Percent : 0.36%
Bad Count : 0
Good Count : 38
Ind Count : 1
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 8) No.7 NAME_HOUSING_TYPE in (House / apartment, Rented apartment, With parents)
Total Count : 8,882
Total Count Percent : 81.20%
Bad Count : 149
Good Count : 7,849
Ind Count : 884
Bad Count Percent : 80.54%
Node Default Rate : 1.68%
(Rank 12) No.8 NAME_HOUSING_TYPE not in (House / apartment, Rented apartment, With parents)
Total Count : 367
Total Count Percent : 3.36%
Bad Count : 12
Good Count : 312
Ind Count : 43
Bad Count Percent : 6.49%
Node Default Rate : 3.27%
(Rank 11) No.11 AMT_INCOME_TOTAL <= 123975.0
Total Count : 142
Total Count Percent : 1.30%
Bad Count : 1
Good Count : 119
Ind Count : 22
Bad Count Percent : 0.54%
Node Default Rate : 0.70%
(Rank 4) No.12 AMT_INCOME_TOTAL > 123975.0
Total Count : 1,173
Total Count Percent : 10.72%
Bad Count : 17
Good Count : 1,034
Ind Count : 122
Bad Count Percent : 9.19%
Node Default Rate : 1.45%
(Rank 2) No.13 CODE_GENDER == F
Total Count : 205
Total Count Percent : 1.87%
Bad Count : 3
Good Count : 184
Ind Count : 18
Bad Count Percent : 1.62%
Node Default Rate : 1.46%
(Rank 7) No.14 CODE_GENDER != F
Total Count : 14
Total Count Percent : 0.13%
Bad Count : 0
Good Count : 13
Ind Count : 1
Bad Count Percent : 0.00%
Node Default Rate : 0.00%

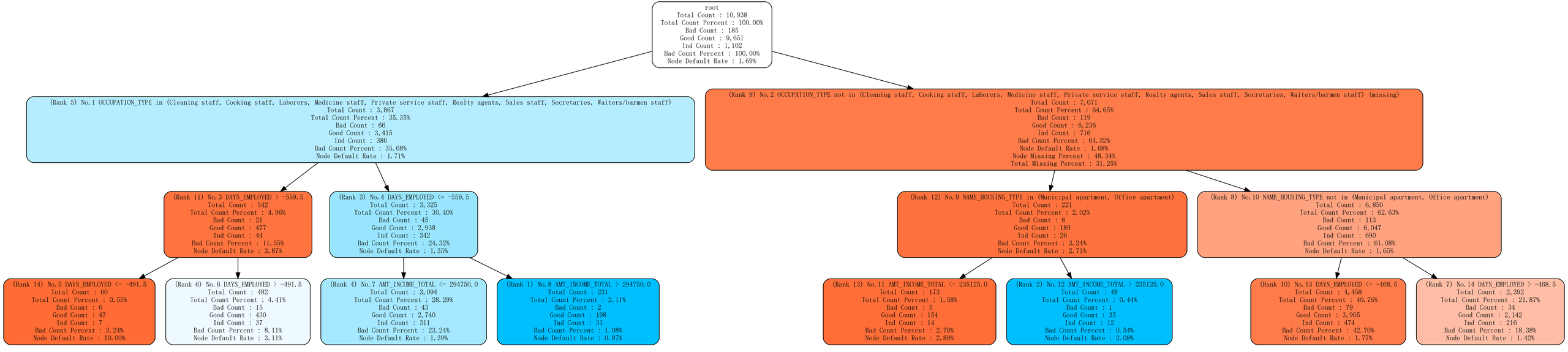
Test Tree: 14


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 185
Good Count : 9,651
Ind Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 4) No.1 FLAG_OWN_REALTY == Y
Total Count : 7,397
Total Count Percent : 67.63%
Bad Count : 116
Good Count : 6,546
Ind Count : 735
Bad Count Percent : 62.70%
Node Default Rate : 1.57%
(Rank 10) No.2 FLAG_OWN_REALTY != Y
Total Count : 3,541
Total Count Percent : 32.37%
Bad Count : 69
Good Count : 3,105
Ind Count : 367
Bad Count Percent : 37.30%
Node Default Rate : 1.95%
(Rank 7) No.3 AMT_INCOME_TOTAL > 200250.0
Total Count : 2,764
Total Count Percent : 25.27%
Bad Count : 46
Good Count : 2,415
Ind Count : 303
Bad Count Percent : 24.86%
Node Default Rate : 1.66%
(Rank 3) No.4 AMT_INCOME_TOTAL <= 200250.0
Total Count : 4,633
Total Count Percent : 42.36%
Bad Count : 70
Good Count : 4,131
Ind Count : 432
Bad Count Percent : 37.84%
Node Default Rate : 1.51%
(Rank 13) No.9 Age > 57.5
Total Count : 338
Total Count Percent : 3.09%
Bad Count : 7
Good Count : 298
Ind Count : 33
Bad Count Percent : 3.78%
Node Default Rate : 2.07%
(Rank 9) No.10 Age <= 57.5
Total Count : 3,203
Total Count Percent : 29.28%
Bad Count : 62
Good Count : 2,807
Ind Count : 334
Bad Count Percent : 33.51%
Node Default Rate : 1.94%
(Rank 8) No.5 AMT_INCOME_TOTAL <= 327375.0
Total Count : 2,195
Total Count Percent : 20.07%
Bad Count : 41
Good Count : 1,916
Ind Count : 238
Bad Count Percent : 22.16%
Node Default Rate : 1.87%
(Rank 1) No.6 AMT_INCOME_TOTAL > 327375.0
Total Count : 569
Total Count Percent : 5.20%
Bad Count : 5
Good Count : 499
Ind Count : 65
Bad Count Percent : 2.70%
Node Default Rate : 0.88%
(Rank 6) No.7 AMT_INCOME_TOTAL <= 127271.25
Total Count : 1,992
Total Count Percent : 18.21%
Bad Count : 35
Good Count : 1,779
Ind Count : 178
Bad Count Percent : 18.92%
Node Default Rate : 1.76%
(Rank 2) No.8 AMT_INCOME_TOTAL > 127271.25
Total Count : 2,641
Total Count Percent : 24.15%
Bad Count : 35
Good Count : 2,352
Ind Count : 254
Bad Count Percent : 18.92%
Node Default Rate : 1.33%
(Rank 14) No.11 AMT_INCOME_TOTAL <= 114975.0
Total Count : 141
Total Count Percent : 1.29%
Bad Count : 4
Good Count : 122
Ind Count : 15
Bad Count Percent : 2.16%
Node Default Rate : 2.84%
(Rank 11) No.12 AMT_INCOME_TOTAL > 114975.0
Total Count : 197
Total Count Percent : 1.80%
Bad Count : 3
Good Count : 176
Ind Count : 18
Bad Count Percent : 1.62%
Node Default Rate : 1.52%
(Rank 12) No.13 OCCUPATION_TYPE in (Drivers, High skill tech staff, Laborers, Low-skill Laborers, Security staff)
Total Count : 1,093
Total Count Percent : 9.99%
Bad Count : 25
Good Count : 955
Ind Count : 113
Bad Count Percent : 13.51%
Node Default Rate : 2.29%
(Rank 5) No.14 OCCUPATION_TYPE not in (Drivers, High skill tech staff, Laborers, Low-skill Laborers, Security staff) (missing)
Total Count : 2,110
Total Count Percent : 19.29%
Bad Count : 37
Good Count : 1,852
Ind Count : 221
Bad Count Percent : 20.00%
Node Default Rate : 1.75%
Node Missing Percent : 33.84%
Total Missing Percent : 6.53%

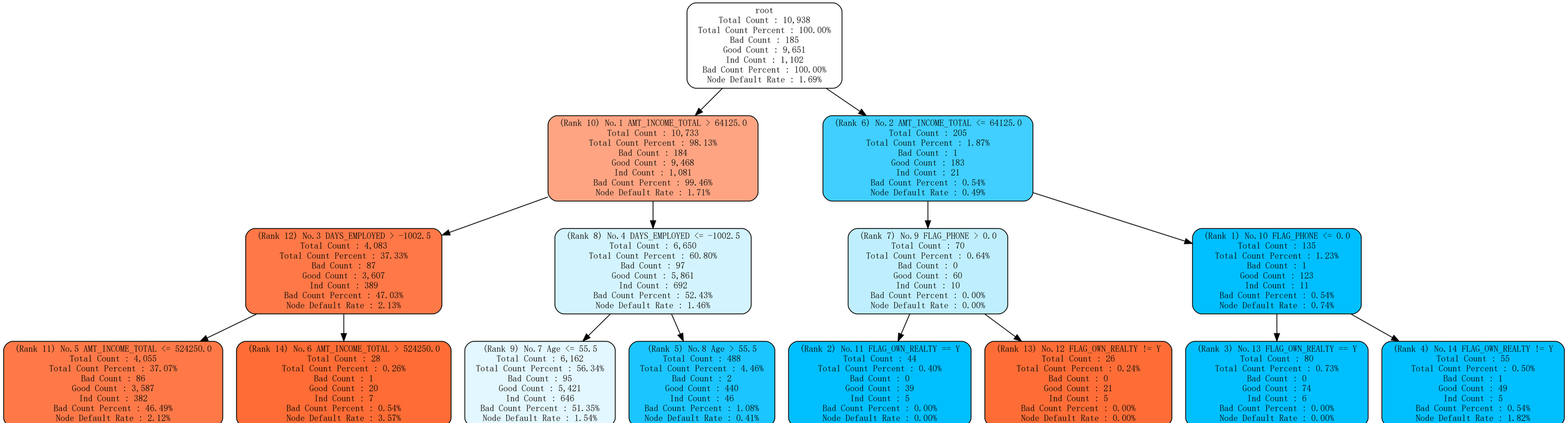
Test Tree: 15


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 185
Good Count : 9,651
Ind Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 11) No.1 AMT_INCOME_TOTAL > 64125.0
Total Count : 10,733
Total Count Percent : 98.13%
Bad Count : 184
Good Count : 9,468
Ind Count : 1,081
Bad Count Percent : 99.46%
Node Default Rate : 1.71%
(Rank 5) No.2 AMT_INCOME_TOTAL <= 64125.0
Total Count : 205
Total Count Percent : 1.87%
Bad Count : 1
Good Count : 183
Ind Count : 21
Bad Count Percent : 0.54%
Node Default Rate : 0.49%
(Rank 12) No.3 AMT_INCOME_TOTAL <= 109125.0
Total Count : 1,452
Total Count Percent : 13.27%
Bad Count : 28
Good Count : 1,289
Ind Count : 135
Bad Count Percent : 15.14%
Node Default Rate : 1.93%
(Rank 9) No.4 AMT_INCOME_TOTAL > 109125.0
Total Count : 9,281
Total Count Percent : 84.85%
Bad Count : 156
Good Count : 8,179
Ind Count : 946
Bad Count Percent : 84.32%
Node Default Rate : 1.68%
(Rank 8) No.9 FLAG_PHONE > 0.0
Total Count : 70
Total Count Percent : 0.64%
Bad Count : 0
Good Count : 60
Ind Count : 10
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 1) No.10 FLAG_PHONE <= 0.0
Total Count : 135
Total Count Percent : 1.23%
Bad Count : 1
Good Count : 123
Ind Count : 11
Bad Count Percent : 0.54%
Node Default Rate : 0.74%
(Rank 6) No.5 DAYS_EMPLOYED <= -1163.5
Total Count : 685
Total Count Percent : 6.26%
Bad Count : 10
Good Count : 612
Ind Count : 63
Bad Count Percent : 5.41%
Node Default Rate : 1.46%
(Rank 13) No.6 DAYS_EMPLOYED > -1163.5
Total Count : 767
Total Count Percent : 7.01%
Bad Count : 18
Good Count : 677
Ind Count : 72
Bad Count Percent : 9.73%
Node Default Rate : 2.35%
(Rank 10) No.7 Age <= 59.5
Total Count : 8,441
Total Count Percent : 77.17%
Bad Count : 145
Good Count : 7,419
Ind Count : 877
Bad Count Percent : 78.38%
Node Default Rate : 1.72%
(Rank 7) No.8 Age > 59.5
Total Count : 840
Total Count Percent : 7.68%
Bad Count : 11
Good Count : 760
Ind Count : 69
Bad Count Percent : 5.95%
Node Default Rate : 1.31%
(Rank 2) No.11 FLAG_OWN_REALTY == Y
Total Count : 44
Total Count Percent : 0.40%
Bad Count : 0
Good Count : 39
Ind Count : 5
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 14) No.12 FLAG_OWN_REALTY != Y
Total Count : 26
Total Count Percent : 0.24%
Bad Count : 0
Good Count : 21
Ind Count : 5
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 3) No.13 FLAG_OWN_REALTY == Y
Total Count : 80
Total Count Percent : 0.73%
Bad Count : 0
Good Count : 74
Ind Count : 6
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 4) No.14 FLAG_OWN_REALTY != Y
Total Count : 55
Total Count Percent : 0.50%
Bad Count : 1
Good Count : 49
Ind Count : 5
Bad Count Percent : 0.54%
Node Default Rate : 1.82%

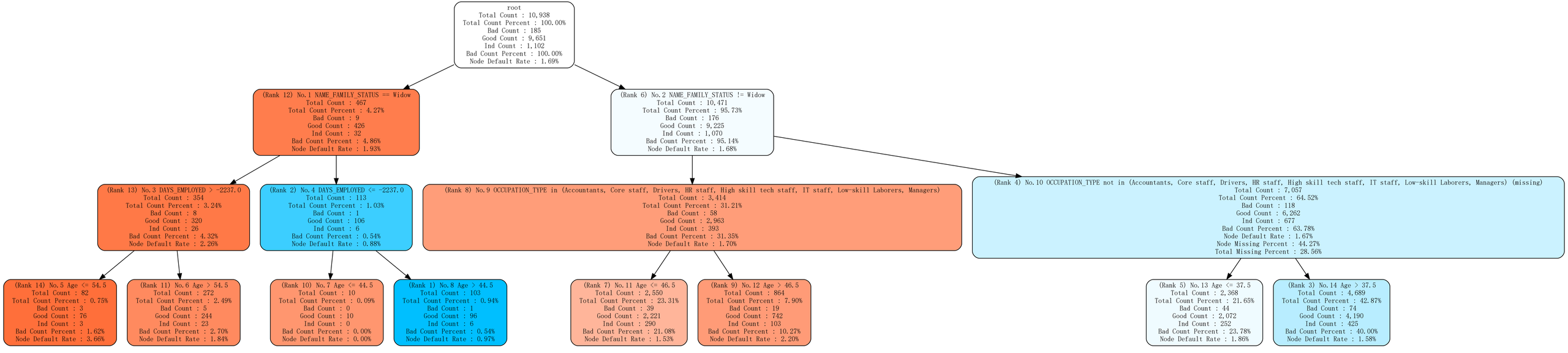
Test Tree: 16


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 185
Good Count : 9,651
Ind Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 5) No.1 OCCUPATION_TYPE in (Cleaning staff, Cooking staff, Laborers, Medicine staff, Private service staff, Realty agents, Sales staff, Secretaries, Waiters/barmen staff)
Total Count : 3,867
Total Count Percent : 35.35%
Bad Count : 66
Good Count : 3,415
Ind Count : 386
Bad Count Percent : 35.68%
Node Default Rate : 1.71%
(Rank 9) No.2 OCCUPATION_TYPE not in (Cleaning staff, Cooking staff, Laborers, Medicine staff, Private service staff, Realty agents, Sales staff, Secretaries, Waiters/barmen staff) (missing)
Total Count : 7,071
Total Count Percent : 64.65%
Bad Count : 119
Good Count : 6,236
Ind Count : 716
Bad Count Percent : 64.32%
Node Default Rate : 1.68%
Node Missing Percent : 48.34%
Total Missing Percent : 31.25%
(Rank 11) No.3 DAYS_EMPLOYED > -559.5
Total Count : 542
Total Count Percent : 4.96%
Bad Count : 21
Good Count : 477
Ind Count : 44
Bad Count Percent : 11.35%
Node Default Rate : 3.87%
(Rank 3) No.4 DAYS_EMPLOYED <= -559.5
Total Count : 3,325
Total Count Percent : 30.40%
Bad Count : 45
Good Count : 2,938
Ind Count : 342
Bad Count Percent : 24.32%
Node Default Rate : 1.35%
(Rank 12) No.9 NAME_HOUSING_TYPE in (Municipal apartment, Office apartment)
Total Count : 221
Total Count Percent : 2.02%
Bad Count : 6
Good Count : 189
Ind Count : 26
Bad Count Percent : 3.24%
Node Default Rate : 2.71%
(Rank 8) No.10 NAME_HOUSING_TYPE not in (Municipal apartment, Office apartment)
Total Count : 6,850
Total Count Percent : 62.63%
Bad Count : 113
Good Count : 6,047
Ind Count : 690
Bad Count Percent : 61.08%
Node Default Rate : 1.65%
(Rank 14) No.5 DAYS_EMPLOYED <= -491.5
Total Count : 60
Total Count Percent : 0.55%
Bad Count : 6
Good Count : 47
Ind Count : 7
Bad Count Percent : 3.24%
Node Default Rate : 10.00%
(Rank 6) No.6 DAYS_EMPLOYED > -491.5
Total Count : 482
Total Count Percent : 4.41%
Bad Count : 15
Good Count : 430
Ind Count : 37
Bad Count Percent : 8.11%
Node Default Rate : 3.11%
(Rank 4) No.7 AMT_INCOME_TOTAL <= 294750.0
Total Count : 3,094
Total Count Percent : 28.29%
Bad Count : 43
Good Count : 2,740
Ind Count : 311
Bad Count Percent : 23.24%
Node Default Rate : 1.39%
(Rank 1) No.8 AMT_INCOME_TOTAL > 294750.0
Total Count : 231
Total Count Percent : 2.11%
Bad Count : 2
Good Count : 198
Ind Count : 31
Bad Count Percent : 1.08%
Node Default Rate : 0.87%
(Rank 13) No.11 AMT_INCOME_TOTAL <= 235125.0
Total Count : 173
Total Count Percent : 1.58%
Bad Count : 5
Good Count : 154
Ind Count : 14
Bad Count Percent : 2.70%
Node Default Rate : 2.89%
(Rank 2) No.12 AMT_INCOME_TOTAL > 235125.0
Total Count : 48
Total Count Percent : 0.44%
Bad Count : 1
Good Count : 35
Ind Count : 12
Bad Count Percent : 0.54%
Node Default Rate : 2.08%
(Rank 10) No.13 DAYS_EMPLOYED <= -468.5
Total Count : 4,458
Total Count Percent : 40.76%
Bad Count : 79
Good Count : 3,905
Ind Count : 474
Bad Count Percent : 42.70%
Node Default Rate : 1.77%
(Rank 7) No.14 DAYS_EMPLOYED > -468.5
Total Count : 2,392
Total Count Percent : 21.87%
Bad Count : 34
Good Count : 2,142
Ind Count : 216
Bad Count Percent : 18.38%
Node Default Rate : 1.42%

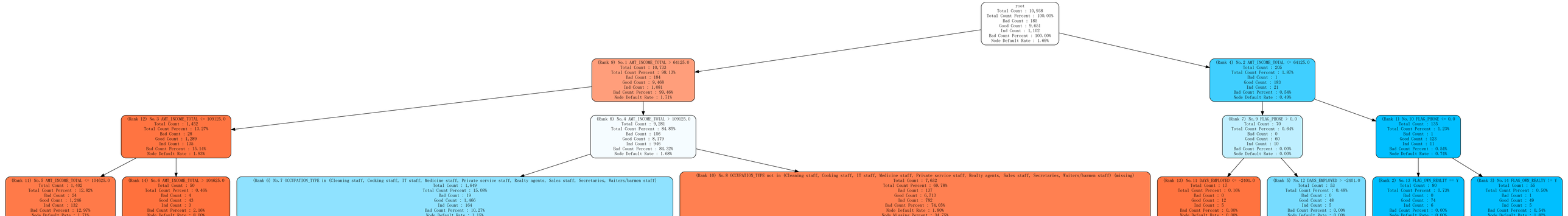
Test Tree: 17


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 185
Good Count : 9,651
Ind Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 10) No.1 AMT_INCOME_TOTAL > 64125.0
Total Count : 10,733
Total Count Percent : 98.13%
Bad Count : 184
Good Count : 9,468
Ind Count : 1,081
Bad Count Percent : 99.46%
Node Default Rate : 1.71%
(Rank 6) No.2 AMT_INCOME_TOTAL <= 64125.0
Total Count : 205
Total Count Percent : 1.87%
Bad Count : 1
Good Count : 183
Ind Count : 21
Bad Count Percent : 0.54%
Node Default Rate : 0.49%
(Rank 12) No.3 DAYS_EMPLOYED > -1002.5
Total Count : 4,083
Total Count Percent : 37.33%
Bad Count : 87
Good Count : 3,607
Ind Count : 389
Bad Count Percent : 47.03%
Node Default Rate : 2.13%
(Rank 8) No.4 DAYS_EMPLOYED <= -1002.5
Total Count : 6,650
Total Count Percent : 60.80%
Bad Count : 97
Good Count : 5,861
Ind Count : 692
Bad Count Percent : 52.43%
Node Default Rate : 1.46%
(Rank 7) No.9 FLAG_PHONE > 0.0
Total Count : 70
Total Count Percent : 0.64%
Bad Count : 0
Good Count : 60
Ind Count : 10
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 1) No.10 FLAG_PHONE <= 0.0
Total Count : 135
Total Count Percent : 1.23%
Bad Count : 1
Good Count : 123
Ind Count : 11
Bad Count Percent : 0.54%
Node Default Rate : 0.74%
(Rank 11) No.5 AMT_INCOME_TOTAL <= 524250.0
Total Count : 4,055
Total Count Percent : 37.07%
Bad Count : 86
Good Count : 3,587
Ind Count : 382
Bad Count Percent : 46.49%
Node Default Rate : 2.12%
(Rank 14) No.6 AMT_INCOME_TOTAL > 524250.0
Total Count : 28
Total Count Percent : 0.26%
Bad Count : 1
Good Count : 20
Ind Count : 7
Bad Count Percent : 0.54%
Node Default Rate : 3.57%
(Rank 9) No.7 Age <= 55.5
Total Count : 6,162
Total Count Percent : 56.34%
Bad Count : 95
Good Count : 5,421
Ind Count : 646
Bad Count Percent : 51.35%
Node Default Rate : 1.54%
(Rank 5) No.8 Age > 55.5
Total Count : 488
Total Count Percent : 4.46%
Bad Count : 2
Good Count : 440
Ind Count : 46
Bad Count Percent : 1.08%
Node Default Rate : 0.41%
(Rank 2) No.11 FLAG_OWN_REALTY == Y
Total Count : 44
Total Count Percent : 0.40%
Bad Count : 0
Good Count : 39
Ind Count : 5
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 13) No.12 FLAG_OWN_REALTY != Y
Total Count : 26
Total Count Percent : 0.24%
Bad Count : 0
Good Count : 21
Ind Count : 5
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 3) No.13 FLAG_OWN_REALTY == Y
Total Count : 80
Total Count Percent : 0.73%
Bad Count : 0
Good Count : 74
Ind Count : 6
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 4) No.14 FLAG_OWN_REALTY != Y
Total Count : 55
Total Count Percent : 0.50%
Bad Count : 1
Good Count : 49
Ind Count : 5
Bad Count Percent : 0.54%
Node Default Rate : 1.82%

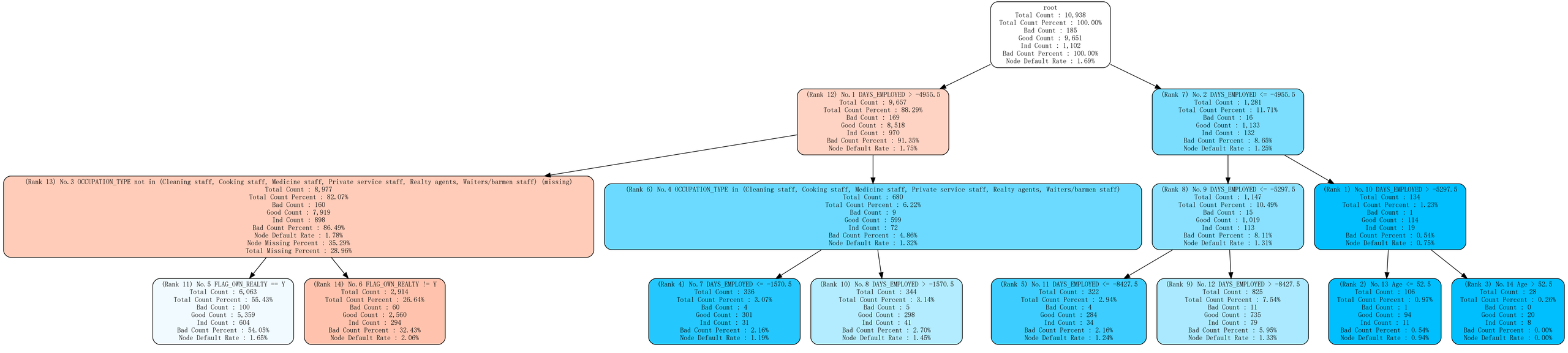
Test Tree: 18


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 185
Good Count : 9,651
Ind Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 12) No.1 NAME_FAMILY_STATUS == Widow
Total Count : 467
Total Count Percent : 4.27%
Bad Count : 9
Good Count : 426
Ind Count : 32
Bad Count Percent : 4.86%
Node Default Rate : 1.93%
(Rank 6) No.2 NAME_FAMILY_STATUS != Widow
Total Count : 10,471
Total Count Percent : 95.73%
Bad Count : 176
Good Count : 9,225
Ind Count : 1,070
Bad Count Percent : 95.14%
Node Default Rate : 1.68%
(Rank 13) No.3 DAYS_EMPLOYED > -2237.0
Total Count : 354
Total Count Percent : 3.24%
Bad Count : 8
Good Count : 320
Ind Count : 26
Bad Count Percent : 4.32%
Node Default Rate : 2.26%
(Rank 2) No.4 DAYS_EMPLOYED <= -2237.0
Total Count : 113
Total Count Percent : 1.03%
Bad Count : 1
Good Count : 106
Ind Count : 6
Bad Count Percent : 0.54%
Node Default Rate : 0.88%
(Rank 8) No.9 OCCUPATION_TYPE in (Accountants, Core staff, Drivers, HR staff, High skill tech staff, IT staff, Low-skill Laborers, Managers)
Total Count : 3,414
Total Count Percent : 31.21%
Bad Count : 58
Good Count : 2,963
Ind Count : 393
Bad Count Percent : 31.35%
Node Default Rate : 1.70%
(Rank 4) No.10 OCCUPATION_TYPE not in (Accountants, Core staff, Drivers, HR staff, High skill tech staff, IT staff, Low-skill Laborers, Managers) (missing)
Total Count : 7,057
Total Count Percent : 64.52%
Bad Count : 118
Good Count : 6,262
Ind Count : 677
Bad Count Percent : 63.78%
Node Default Rate : 1.67%
Node Missing Percent : 44.27%
Total Missing Percent : 28.56%
(Rank 14) No.5 Age <= 54.5
Total Count : 82
Total Count Percent : 0.75%
Bad Count : 3
Good Count : 76
Ind Count : 3
Bad Count Percent : 1.62%
Node Default Rate : 3.66%
(Rank 11) No.6 Age > 54.5
Total Count : 272
Total Count Percent : 2.49%
Bad Count : 5
Good Count : 244
Ind Count : 23
Bad Count Percent : 2.70%
Node Default Rate : 1.84%
(Rank 10) No.7 Age <= 44.5
Total Count : 10
Total Count Percent : 0.09%
Bad Count : 0
Good Count : 10
Ind Count : 0
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 1) No.8 Age > 44.5
Total Count : 103
Total Count Percent : 0.94%
Bad Count : 1
Good Count : 96
Ind Count : 6
Bad Count Percent : 0.54%
Node Default Rate : 0.97%
(Rank 7) No.11 Age <= 46.5
Total Count : 2,550
Total Count Percent : 23.31%
Bad Count : 39
Good Count : 2,221
Ind Count : 290
Bad Count Percent : 21.08%
Node Default Rate : 1.53%
(Rank 9) No.12 Age > 46.5
Total Count : 864
Total Count Percent : 7.90%
Bad Count : 19
Good Count : 742
Ind Count : 103
Bad Count Percent : 10.27%
Node Default Rate : 2.20%
(Rank 5) No.13 Age <= 37.5
Total Count : 2,368
Total Count Percent : 21.65%
Bad Count : 44
Good Count : 2,072
Ind Count : 252
Bad Count Percent : 23.78%
Node Default Rate : 1.86%
(Rank 3) No.14 Age > 37.5
Total Count : 4,689
Total Count Percent : 42.87%
Bad Count : 74
Good Count : 4,190
Ind Count : 425
Bad Count Percent : 40.00%
Node Default Rate : 1.58%

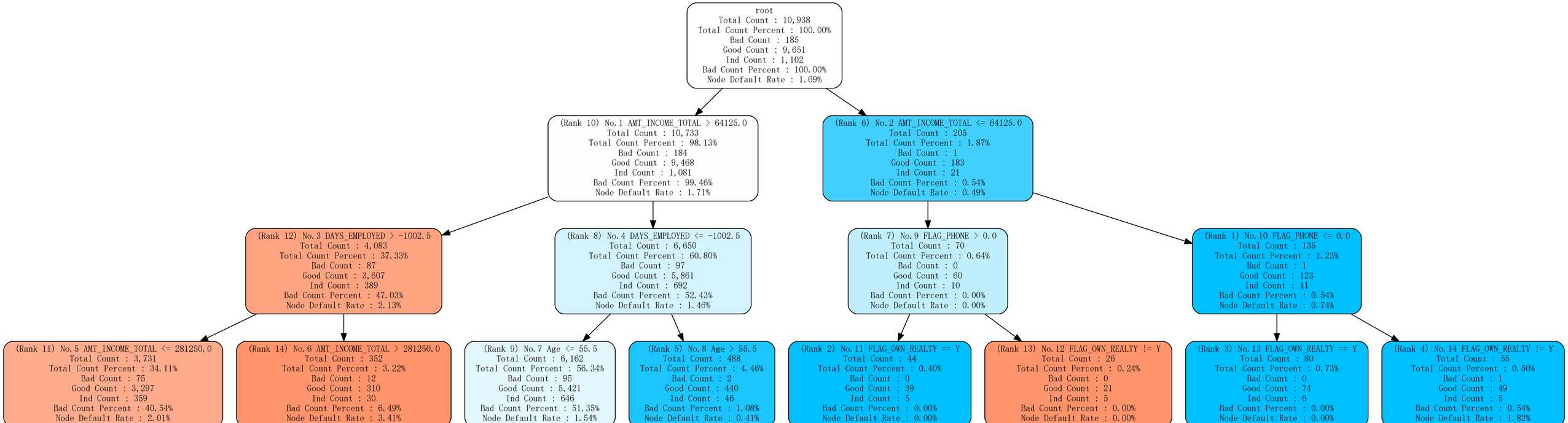
Test Tree: 19


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 185
Good Count : 9,651
Ind Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 9) No.1 AMT_INCOME_TOTAL > 64125.0
Total Count : 10,733
Total Count Percent : 98.13%
Bad Count : 184
Good Count : 9,468
Ind Count : 1,081
Bad Count Percent : 99.46%
Node Default Rate : 1.71%
(Rank 4) No.2 AMT_INCOME_TOTAL <= 64125.0
Total Count : 205
Total Count Percent : 1.87%
Bad Count : 1
Good Count : 183
Ind Count : 21
Bad Count Percent : 0.54%
Node Default Rate : 0.49%
(Rank 12) No.3 AMT_INCOME_TOTAL <= 109125.0
Total Count : 1,452
Total Count Percent : 13.27%
Bad Count : 28
Good Count : 1,289
Ind Count : 135
Bad Count Percent : 15.14%
Node Default Rate : 1.93%
(Rank 8) No.4 AMT_INCOME_TOTAL > 109125.0
Total Count : 9,281
Total Count Percent : 84.85%
Bad Count : 156
Good Count : 8,179
Ind Count : 946
Bad Count Percent : 84.32%
Node Default Rate : 1.68%
(Rank 7) No.9 FLAG_PHONE > 0.0
Total Count : 70
Total Count Percent : 0.64%
Bad Count : 0
Good Count : 60
Ind Count : 10
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 1) No.10 FLAG_PHONE <= 0.0
Total Count : 135
Total Count Percent : 1.23%
Bad Count : 1
Good Count : 123
Ind Count : 11
Bad Count Percent : 0.54%
Node Default Rate : 0.74%
(Rank 11) No.5 AMT_INCOME_TOTAL <= 104625.0
Total Count : 1,402
Total Count Percent : 12.82%
Bad Count : 24
Good Count : 1,246
Ind Count : 132
Bad Count Percent : 12.97%
Node Default Rate : 1.71%
(Rank 14) No.6 AMT_INCOME_TOTAL > 104625.0
Total Count : 50
Total Count Percent : 0.46%
Bad Count : 4
Good Count : 43
Ind Count : 3
Bad Count Percent : 2.16%
Node Default Rate : 8.00%
(Rank 6) No.7 OCCUPATION_TYPE in (Cleaning staff, Cooking staff, IT staff, Medicine staff, Private service staff, Realty agents, Sales staff, Secretaries, Waiters/barmen staff)
Total Count : 1,649
Total Count Percent : 15.08%
Bad Count : 19
Good Count : 1,466
Ind Count : 164
Bad Count Percent : 10.27%
Node Default Rate : 1.15%
(Rank 10) No.8 OCCUPATION_TYPE not in (Cleaning staff, Cooking staff, IT staff, Medicine staff, Private service staff, Realty agents, Sales staff, Secretaries, Waiters/barmen staff) (missing)
Total Count : 7,632
Total Count Percent : 69.78%
Bad Count : 137
Good Count : 6,713
Ind Count : 782
Bad Count Percent : 74.05%
Node Default Rate : 1.80%
Node Missing Percent : 34.75%
Total Missing Percent : 24.25%
(Rank 13) No.11 DAYS_EMPLOYED <= -2401.0
Total Count : 17
Total Count Percent : 0.16%
Bad Count : 0
Good Count : 12
Ind Count : 5
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 5) No.12 DAYS_EMPLOYED > -2401.0
Total Count : 53
Total Count Percent : 0.48%
Bad Count : 0
Good Count : 48
Ind Count : 5
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 2) No.13 FLAG_OWN_REALTY == Y
Total Count : 80
Total Count Percent : 0.73%
Bad Count : 0
Good Count : 74
Ind Count : 6
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 3) No.14 FLAG_OWN_REALTY != Y
Total Count : 55
Total Count Percent : 0.50%
Bad Count : 1
Good Count : 49
Ind Count : 5
Bad Count Percent : 0.54%
Node Default Rate : 1.82%

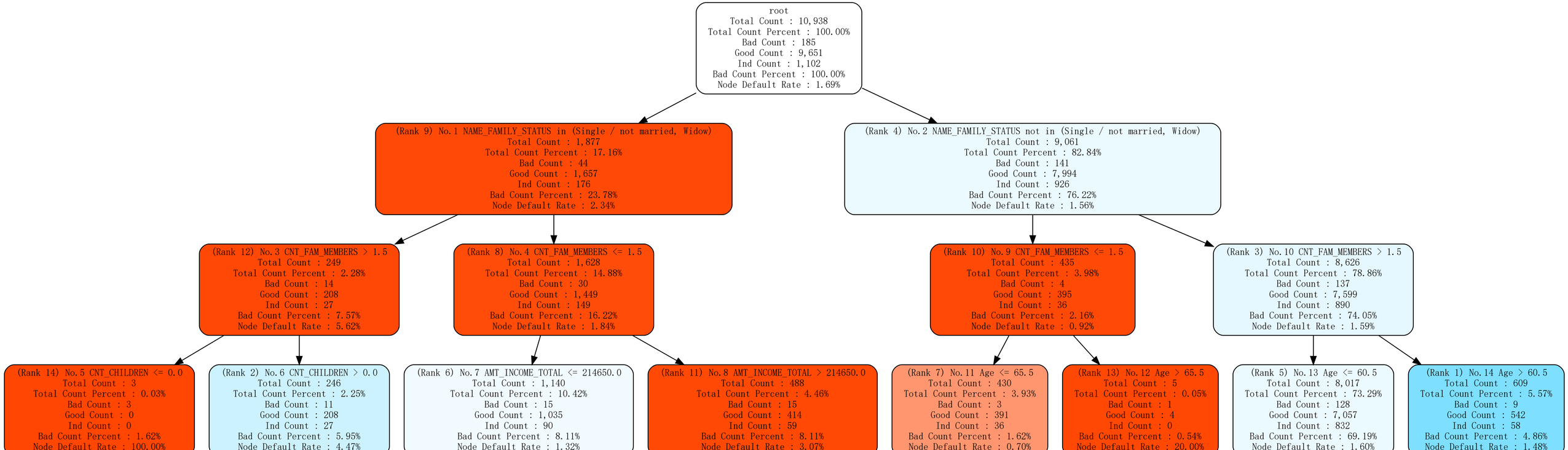
Test Tree: 20


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 185
Good Count : 9,651
Ind Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 12) No.1 DAYS_EMPLOYED > -4955.5
Total Count : 9,657
Total Count Percent : 88.29%
Bad Count : 169
Good Count : 8,518
Ind Count : 970
Bad Count Percent : 91.35%
Node Default Rate : 1.75%
(Rank 7) No.2 DAYS_EMPLOYED <= -4955.5
Total Count : 1,281
Total Count Percent : 11.71%
Bad Count : 16
Good Count : 1,133
Ind Count : 132
Bad Count Percent : 8.65%
Node Default Rate : 1.25%
(Rank 13) No.3 OCCUPATION_TYPE not in (Cleaning staff, Cooking staff, Medicine staff, Private service staff, Realty agents, Waiters/barmen staff) (missing)
Total Count : 8,977
Total Count Percent : 82.07%
Bad Count : 160
Good Count : 7,919
Ind Count : 898
Bad Count Percent : 86.49%
Node Default Rate : 1.78%
Node Missing Percent : 35.29%
Total Missing Percent : 28.96%
(Rank 6) No.4 OCCUPATION_TYPE in (Cleaning staff, Cooking staff, Medicine staff, Private service staff, Realty agents, Waiters/barmen staff)
Total Count : 680
Total Count Percent : 6.22%
Bad Count : 9
Good Count : 599
Ind Count : 72
Bad Count Percent : 4.86%
Node Default Rate : 1.32%
(Rank 8) No.9 DAYS_EMPLOYED <= -5297.5
Total Count : 1,147
Total Count Percent : 10.49%
Bad Count : 15
Good Count : 1,019
Ind Count : 113
Bad Count Percent : 8.11%
Node Default Rate : 1.31%
(Rank 1) No.10 DAYS_EMPLOYED > -5297.5
Total Count : 134
Total Count Percent : 1.23%
Bad Count : 1
Good Count : 114
Ind Count : 19
Bad Count Percent : 0.54%
Node Default Rate : 0.75%
(Rank 11) No.5 FLAG_OWN_REALTY == Y
Total Count : 6,063
Total Count Percent : 55.43%
Bad Count : 100
Good Count : 5,359
Ind Count : 604
Bad Count Percent : 54.05%
Node Default Rate : 1.65%
(Rank 14) No.6 FLAG_OWN_REALTY != Y
Total Count : 2,914
Total Count Percent : 26.64%
Bad Count : 60
Good Count : 2,560
Ind Count : 294
Bad Count Percent : 32.43%
Node Default Rate : 2.06%
(Rank 4) No.7 DAYS_EMPLOYED <= -1570.5
Total Count : 336
Total Count Percent : 3.07%
Bad Count : 4
Good Count : 301
Ind Count : 31
Bad Count Percent : 2.16%
Node Default Rate : 1.19%
(Rank 10) No.8 DAYS_EMPLOYED > -1570.5
Total Count : 344
Total Count Percent : 3.14%
Bad Count : 5
Good Count : 298
Ind Count : 41
Bad Count Percent : 2.70%
Node Default Rate : 1.45%
(Rank 5) No.11 DAYS_EMPLOYED <= -8427.5
Total Count : 322
Total Count Percent : 2.94%
Bad Count : 4
Good Count : 284
Ind Count : 34
Bad Count Percent : 2.16%
Node Default Rate : 1.24%
(Rank 9) No.12 DAYS_EMPLOYED > -8427.5
Total Count : 825
Total Count Percent : 7.54%
Bad Count : 11
Good Count : 735
Ind Count : 79
Bad Count Percent : 5.95%
Node Default Rate : 1.33%
(Rank 2) No.13 Age <= 52.5
Total Count : 106
Total Count Percent : 0.97%
Bad Count : 1
Good Count : 94
Ind Count : 11
Bad Count Percent : 0.54%
Node Default Rate : 0.94%
(Rank 3) No.14 Age > 52.5
Total Count : 28
Total Count Percent : 0.26%
Bad Count : 0
Good Count : 20
Ind Count : 8
Bad Count Percent : 0.00%
Node Default Rate : 0.00%

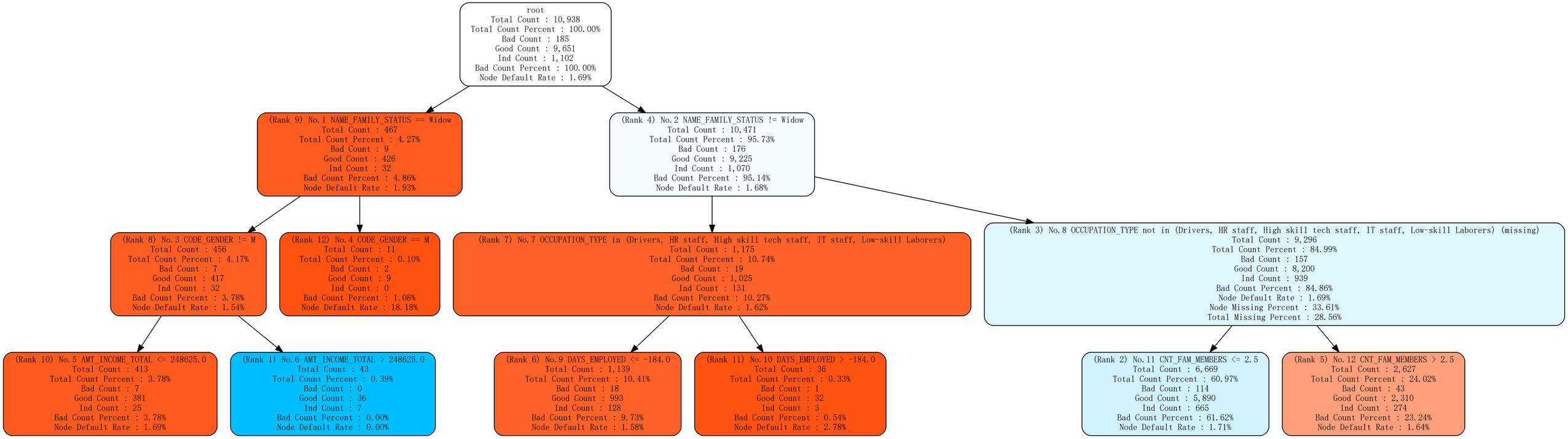
Test Tree: 21


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 185
Good Count : 9,651
Ind Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 10) No.1 AMT_INCOME_TOTAL > 64125.0
Total Count : 10,733
Total Count Percent : 98.13%
Bad Count : 184
Good Count : 9,468
Ind Count : 1,081
Bad Count Percent : 99.46%
Node Default Rate : 1.71%
(Rank 6) No.2 AMT_INCOME_TOTAL <= 64125.0
Total Count : 205
Total Count Percent : 1.87%
Bad Count : 1
Good Count : 183
Ind Count : 21
Bad Count Percent : 0.54%
Node Default Rate : 0.49%
(Rank 12) No.3 DAYS_EMPLOYED > -1002.5
Total Count : 4,083
Total Count Percent : 37.33%
Bad Count : 87
Good Count : 3,607
Ind Count : 389
Bad Count Percent : 47.03%
Node Default Rate : 2.13%
(Rank 8) No.4 DAYS_EMPLOYED <= -1002.5
Total Count : 6,650
Total Count Percent : 60.80%
Bad Count : 97
Good Count : 5,861
Ind Count : 692
Bad Count Percent : 52.43%
Node Default Rate : 1.46%
(Rank 7) No.9 FLAG_PHONE > 0.0
Total Count : 70
Total Count Percent : 0.64%
Bad Count : 0
Good Count : 60
Ind Count : 10
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 1) No.10 FLAG_PHONE <= 0.0
Total Count : 135
Total Count Percent : 1.23%
Bad Count : 1
Good Count : 123
Ind Count : 11
Bad Count Percent : 0.54%
Node Default Rate : 0.74%
(Rank 11) No.5 AMT_INCOME_TOTAL <= 281250.0
Total Count : 3,731
Total Count Percent : 34.11%
Bad Count : 75
Good Count : 3,297
Ind Count : 359
Bad Count Percent : 40.54%
Node Default Rate : 2.01%
(Rank 14) No.6 AMT_INCOME_TOTAL > 281250.0
Total Count : 352
Total Count Percent : 3.22%
Bad Count : 12
Good Count : 310
Ind Count : 30
Bad Count Percent : 6.49%
Node Default Rate : 3.41%
(Rank 9) No.7 Age <= 55.5
Total Count : 6,162
Total Count Percent : 56.34%
Bad Count : 95
Good Count : 5,421
Ind Count : 646
Bad Count Percent : 51.35%
Node Default Rate : 1.54%
(Rank 5) No.8 Age > 55.5
Total Count : 488
Total Count Percent : 4.46%
Bad Count : 2
Good Count : 440
Ind Count : 46
Bad Count Percent : 1.08%
Node Default Rate : 0.41%
(Rank 2) No.11 FLAG_OWN_REALTY == Y
Total Count : 44
Total Count Percent : 0.40%
Bad Count : 0
Good Count : 39
Ind Count : 5
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 13) No.12 FLAG_OWN_REALTY != Y
Total Count : 26
Total Count Percent : 0.24%
Bad Count : 0
Good Count : 21
Ind Count : 5
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 3) No.13 FLAG_OWN_REALTY == Y
Total Count : 80
Total Count Percent : 0.73%
Bad Count : 0
Good Count : 74
Ind Count : 6
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 4) No.14 FLAG_OWN_REALTY != Y
Total Count : 55
Total Count Percent : 0.50%
Bad Count : 1
Good Count : 49
Ind Count : 5
Bad Count Percent : 0.54%
Node Default Rate : 1.82%

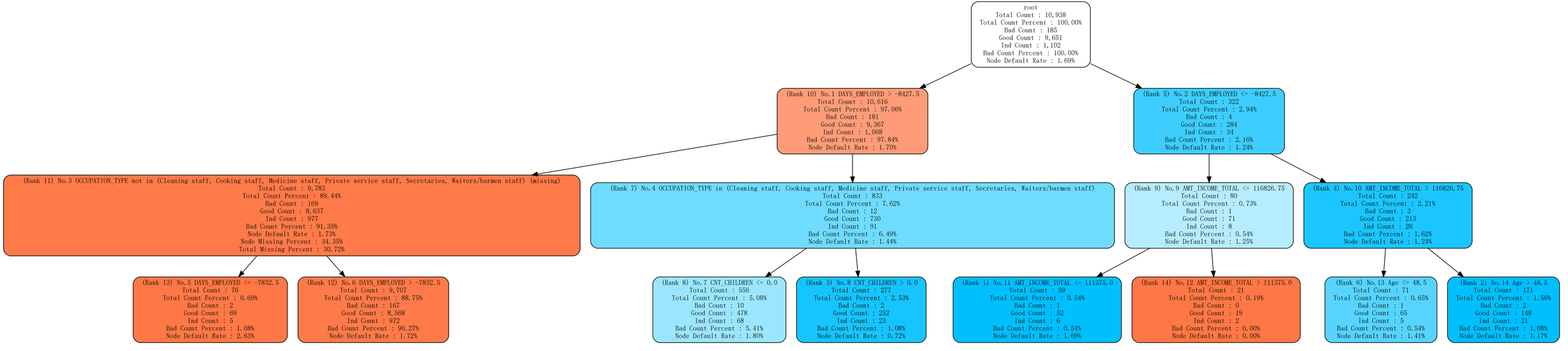
Test Tree: 22


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 185
Good Count : 9,651
Ind Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 9) No.1 NAME_FAMILY_STATUS in (Single / not married, Widow)
Total Count : 1,877
Total Count Percent : 17.16%
Bad Count : 44
Good Count : 1,657
Ind Count : 176
Bad Count Percent : 23.78%
Node Default Rate : 2.34%
(Rank 4) No.2 NAME_FAMILY_STATUS not in (Single / not married, Widow)
Total Count : 9,061
Total Count Percent : 82.84%
Bad Count : 141
Good Count : 7,994
Ind Count : 926
Bad Count Percent : 76.22%
Node Default Rate : 1.56%
(Rank 12) No.3 CNT_FAM_MEMBERS > 1.5
Total Count : 249
Total Count Percent : 2.28%
Bad Count : 14
Good Count : 208
Ind Count : 27
Bad Count Percent : 7.57%
Node Default Rate : 5.62%
(Rank 8) No.4 CNT_FAM_MEMBERS <= 1.5
Total Count : 1,628
Total Count Percent : 14.88%
Bad Count : 30
Good Count : 1,449
Ind Count : 149
Bad Count Percent : 16.22%
Node Default Rate : 1.84%
(Rank 10) No.9 CNT_FAM_MEMBERS <= 1.5
Total Count : 435
Total Count Percent : 3.98%
Bad Count : 4
Good Count : 395
Ind Count : 36
Bad Count Percent : 2.16%
Node Default Rate : 0.92%
(Rank 3) No.10 CNT_FAM_MEMBERS > 1.5
Total Count : 8,626
Total Count Percent : 78.86%
Bad Count : 137
Good Count : 7,599
Ind Count : 890
Bad Count Percent : 74.05%
Node Default Rate : 1.59%
(Rank 14) No.5 CNT_CHILDREN <= 0.0
Total Count : 3
Total Count Percent : 0.03%
Bad Count : 3
Good Count : 0
Ind Count : 0
Bad Count Percent : 1.62%
Node Default Rate : 100.00%
(Rank 2) No.6 CNT_CHILDREN > 0.0
Total Count : 246
Total Count Percent : 2.25%
Bad Count : 11
Good Count : 208
Ind Count : 27
Bad Count Percent : 5.95%
Node Default Rate : 4.47%
(Rank 6) No.7 AMT_INCOME_TOTAL <= 214650.0
Total Count : 1,140
Total Count Percent : 10.42%
Bad Count : 15
Good Count : 1,035
Ind Count : 90
Bad Count Percent : 8.11%
Node Default Rate : 1.32%
(Rank 11) No.8 AMT_INCOME_TOTAL > 214650.0
Total Count : 488
Total Count Percent : 4.46%
Bad Count : 15
Good Count : 414
Ind Count : 59
Bad Count Percent : 8.11%
Node Default Rate : 3.07%
(Rank 7) No.11 Age <= 65.5
Total Count : 430
Total Count Percent : 3.93%
Bad Count : 3
Good Count : 391
Ind Count : 36
Bad Count Percent : 1.62%
Node Default Rate : 0.70%
(Rank 13) No.12 Age > 65.5
Total Count : 5
Total Count Percent : 0.05%
Bad Count : 1
Good Count : 4
Ind Count : 0
Bad Count Percent : 0.54%
Node Default Rate : 20.00%
(Rank 5) No.13 Age <= 60.5
Total Count : 8,017
Total Count Percent : 73.29%
Bad Count : 128
Good Count : 7,057
Ind Count : 832
Bad Count Percent : 69.19%
Node Default Rate : 1.60%
(Rank 1) No.14 Age > 60.5
Total Count : 609
Total Count Percent : 5.57%
Bad Count : 9
Good Count : 542
Ind Count : 58
Bad Count Percent : 4.86%
Node Default Rate : 1.48%

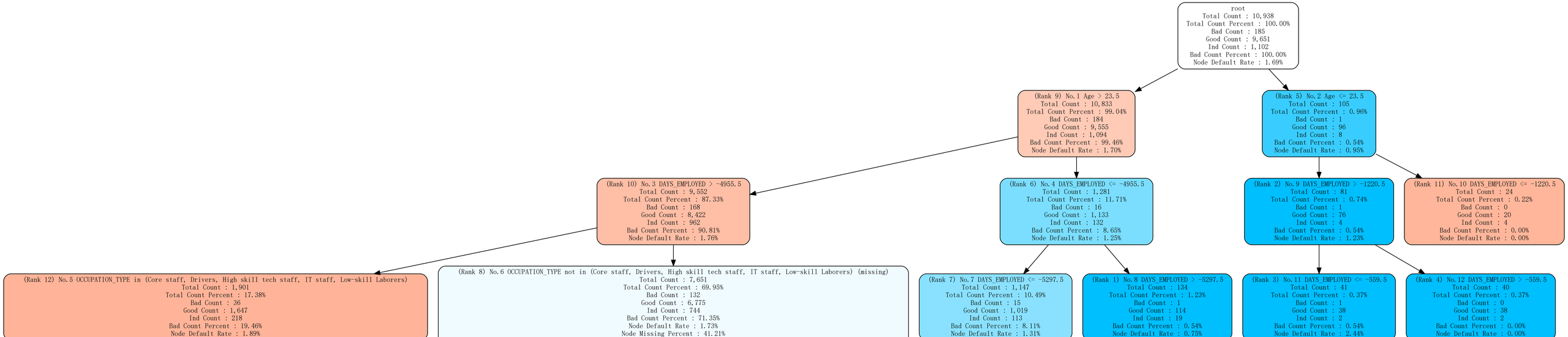
Test Tree: 23


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 185
Good Count : 9,651
Ind Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 9) No.1 NAME_FAMILY_STATUS == Widow
Total Count : 467
Total Count Percent : 4.27%
Bad Count : 9
Good Count : 426
Ind Count : 32
Bad Count Percent : 4.86%
Node Default Rate : 1.93%
(Rank 4) No.2 NAME_FAMILY_STATUS != Widow
Total Count : 10,471
Total Count Percent : 95.73%
Bad Count : 176
Good Count : 9,225
Ind Count : 1,070
Bad Count Percent : 95.14%
Node Default Rate : 1.68%
(Rank 8) No.3 CODE_GENDER != M
Total Count : 456
Total Count Percent : 4.17%
Bad Count : 7
Good Count : 417
Ind Count : 32
Bad Count Percent : 3.78%
Node Default Rate : 1.54%
(Rank 12) No.4 CODE_GENDER == M
Total Count : 11
Total Count Percent : 0.10%
Bad Count : 2
Good Count : 9
Ind Count : 0
Bad Count Percent : 1.08%
Node Default Rate : 18.18%
(Rank 7) No.7 OCCUPATION_TYPE in (Drivers, HR staff, High skill tech staff, IT staff, Low-skill Laborers)
Total Count : 1,175
Total Count Percent : 10.74%
Bad Count : 19
Good Count : 1,025
Ind Count : 131
Bad Count Percent : 10.27%
Node Default Rate : 1.62%
(Rank 3) No.8 OCCUPATION_TYPE not in (Drivers, HR staff, High skill tech staff, IT staff, Low-skill Laborers) (missing)
Total Count : 9,296
Total Count Percent : 84.99%
Bad Count : 157
Good Count : 8,200
Ind Count : 939
Bad Count Percent : 84.86%
Node Default Rate : 1.69%
Node Missing Percent : 33.61%
Total Missing Percent : 28.56%
(Rank 10) No.5 AMT_INCOME_TOTAL <= 248625.0
Total Count : 413
Total Count Percent : 3.78%
Bad Count : 7
Good Count : 381
Ind Count : 25
Bad Count Percent : 3.78%
Node Default Rate : 1.69%
(Rank 1) No.6 AMT_INCOME_TOTAL > 248625.0
Total Count : 43
Total Count Percent : 0.39%
Bad Count : 0
Good Count : 36
Ind Count : 7
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 6) No.9 DAYS_EMPLOYED <= -184.0
Total Count : 1,139
Total Count Percent : 10.41%
Bad Count : 18
Good Count : 993
Ind Count : 128
Bad Count Percent : 9.73%
Node Default Rate : 1.58%
(Rank 11) No.10 DAYS_EMPLOYED > -184.0
Total Count : 36
Total Count Percent : 0.33%
Bad Count : 1
Good Count : 32
Ind Count : 3
Bad Count Percent : 0.54%
Node Default Rate : 2.78%
(Rank 2) No.11 CNT_FAM_MEMBERS <= 2.5
Total Count : 6,669
Total Count Percent : 60.97%
Bad Count : 114
Good Count : 5,890
Ind Count : 665
Bad Count Percent : 61.62%
Node Default Rate : 1.71%
(Rank 5) No.12 CNT_FAM_MEMBERS > 2.5
Total Count : 2,627
Total Count Percent : 24.02%
Bad Count : 43
Good Count : 2,310
Ind Count : 274
Bad Count Percent : 23.24%
Node Default Rate : 1.64%

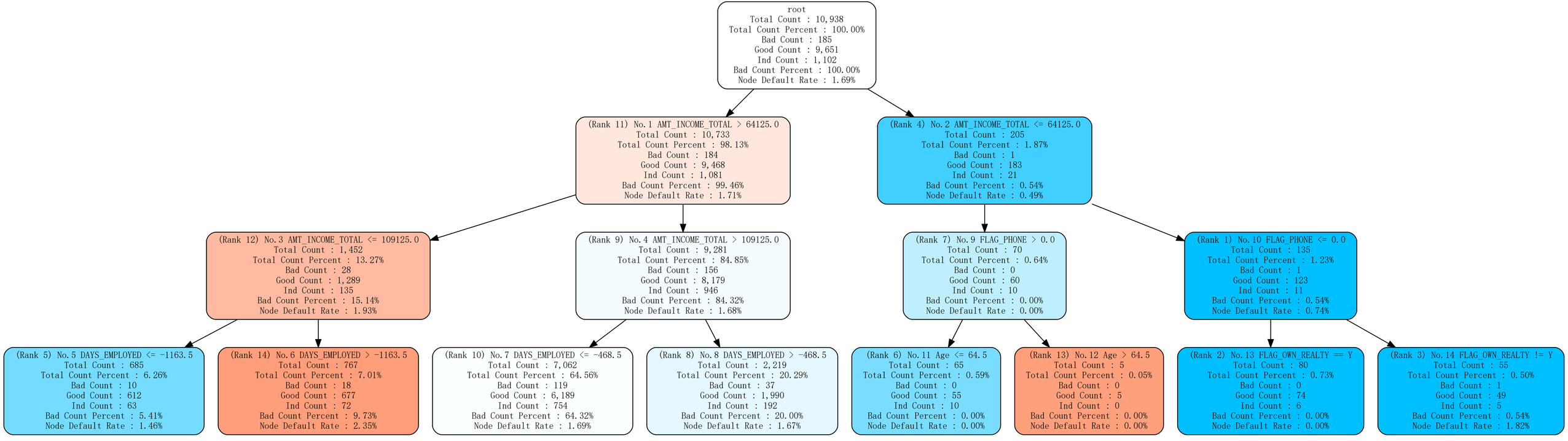
Test Tree: 24


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 185
Good Count : 9,651
Ind Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 10) No.1 DAYS_EMPLOYED > -8427.5
Total Count : 10,616
Total Count Percent : 97.06%
Bad Count : 181
Good Count : 9,367
Ind Count : 1,068
Bad Count Percent : 97.84%
Node Default Rate : 1.70%
(Rank 5) No.2 DAYS_EMPLOYED <= -8427.5
Total Count : 322
Total Count Percent : 2.94%
Bad Count : 4
Good Count : 284
Ind Count : 34
Bad Count Percent : 2.16%
Node Default Rate : 1.24%
(Rank 11) No.3 OCCUPATION_TYPE not in (Cleaning staff, Cooking staff, Medicine staff, Private service staff, Secretaries, Waiters/barmen staff) (missing)
Total Count : 9,783
Total Count Percent : 89.44%
Bad Count : 169
Good Count : 8,637
Ind Count : 977
Bad Count Percent : 91.35%
Node Default Rate : 1.73%
Node Missing Percent : 34.35%
Total Missing Percent : 30.72%
(Rank 7) No.4 OCCUPATION_TYPE in (Cleaning staff, Cooking staff, Medicine staff, Private service staff, Secretaries, Waiters/barmen staff)
Total Count : 833
Total Count Percent : 7.62%
Bad Count : 12
Good Count : 730
Ind Count : 91
Bad Count Percent : 6.49%
Node Default Rate : 1.44%
(Rank 9) No.9 AMT_INCOME_TOTAL <= 116826.75
Total Count : 80
Total Count Percent : 0.73%
Bad Count : 1
Good Count : 71
Ind Count : 8
Bad Count Percent : 0.54%
Node Default Rate : 1.25%
(Rank 4) No.10 AMT_INCOME_TOTAL > 116826.75
Total Count : 242
Total Count Percent : 2.21%
Bad Count : 3
Good Count : 213
Ind Count : 26
Bad Count Percent : 1.62%
Node Default Rate : 1.24%
(Rank 13) No.5 DAYS_EMPLOYED <= -7832.5
Total Count : 76
Total Count Percent : 0.69%
Bad Count : 2
Good Count : 69
Ind Count : 5
Bad Count Percent : 1.08%
Node Default Rate : 2.63%
(Rank 12) No.6 DAYS_EMPLOYED > -7832.5
Total Count : 9,707
Total Count Percent : 88.75%
Bad Count : 167
Good Count : 8,568
Ind Count : 972
Bad Count Percent : 90.27%
Node Default Rate : 1.72%
(Rank 8) No.7 CNT_CHILDREN <= 0.0
Total Count : 556
Total Count Percent : 5.08%
Bad Count : 10
Good Count : 478
Ind Count : 68
Bad Count Percent : 5.41%
Node Default Rate : 1.80%
(Rank 3) No.8 CNT_CHILDREN > 0.0
Total Count : 277
Total Count Percent : 2.53%
Bad Count : 2
Good Count : 252
Ind Count : 23
Bad Count Percent : 1.08%
Node Default Rate : 0.72%
(Rank 1) No.11 AMT_INCOME_TOTAL <= 111375.0
Total Count : 59
Total Count Percent : 0.54%
Bad Count : 1
Good Count : 52
Ind Count : 6
Bad Count Percent : 0.54%
Node Default Rate : 1.69%
(Rank 14) No.12 AMT_INCOME_TOTAL > 111375.0
Total Count : 21
Total Count Percent : 0.19%
Bad Count : 0
Good Count : 19
Ind Count : 2
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 6) No.13 Age <= 48.5
Total Count : 71
Total Count Percent : 0.65%
Bad Count : 1
Good Count : 65
Ind Count : 5
Bad Count Percent : 0.54%
Node Default Rate : 1.41%
(Rank 2) No.14 Age > 48.5
Total Count : 171
Total Count Percent : 1.56%
Bad Count : 2
Good Count : 148
Ind Count : 21
Bad Count Percent : 1.08%
Node Default Rate : 1.17%

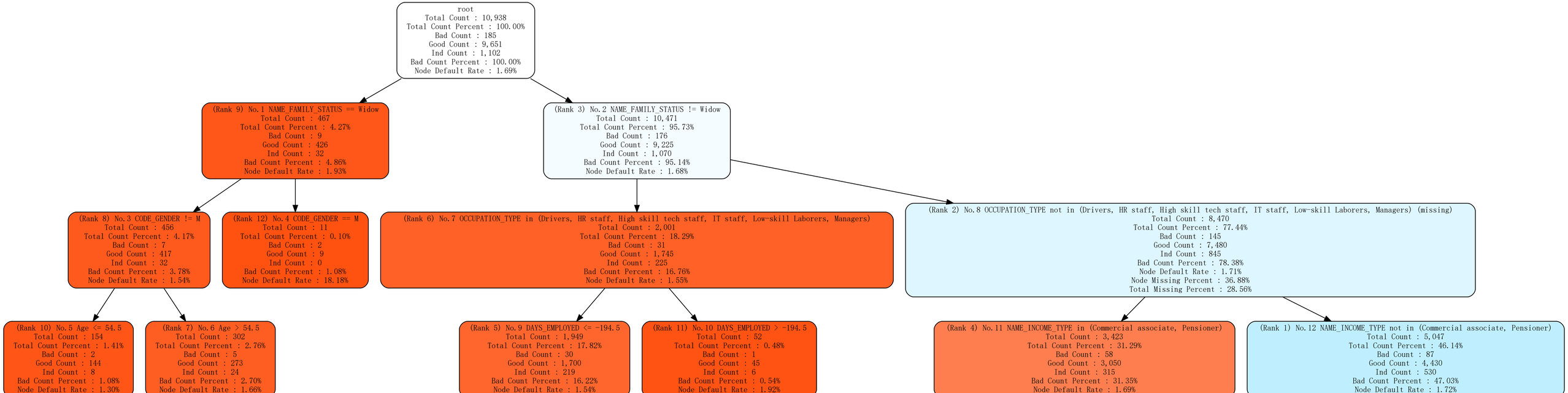
Test Tree: 25


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 185
Good Count : 9,651
Ind Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 9) No.1 Age > 23.5
Total Count : 10,833
Total Count Percent : 99.04%
Bad Count : 184
Good Count : 9,555
Ind Count : 1,094
Bad Count Percent : 99.46%
Node Default Rate : 1.70%
(Rank 5) No.2 Age <= 23.5
Total Count : 105
Total Count Percent : 0.96%
Bad Count : 1
Good Count : 96
Ind Count : 8
Bad Count Percent : 0.54%
Node Default Rate : 0.95%
(Rank 10) No.3 DAYS_EMPLOYED > -4955.5
Total Count : 9,552
Total Count Percent : 87.33%
Bad Count : 168
Good Count : 8,422
Ind Count : 962
Bad Count Percent : 90.81%
Node Default Rate : 1.76%
(Rank 6) No.4 DAYS_EMPLOYED <= -4955.5
Total Count : 1,281
Total Count Percent : 11.71%
Bad Count : 16
Good Count : 1,133
Ind Count : 132
Bad Count Percent : 8.65%
Node Default Rate : 1.25%
(Rank 2) No.9 DAYS_EMPLOYED > -1220.5
Total Count : 81
Total Count Percent : 0.74%
Bad Count : 1
Good Count : 76
Ind Count : 4
Bad Count Percent : 0.54%
Node Default Rate : 1.23%
(Rank 11) No.10 DAYS_EMPLOYED <= -1220.5
Total Count : 24
Total Count Percent : 0.22%
Bad Count : 0
Good Count : 20
Ind Count : 4
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 12) No.5 OCCUPATION_TYPE in (Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers)
Total Count : 1,901
Total Count Percent : 17.38%
Bad Count : 36
Good Count : 1,647
Ind Count : 218
Bad Count Percent : 19.46%
Node Default Rate : 1.89%
(Rank 8) No.6 OCCUPATION_TYPE not in (Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers) (missing)
Total Count : 7,651
Total Count Percent : 69.95%
Bad Count : 132
Good Count : 6,775
Ind Count : 744
Bad Count Percent : 71.35%
Node Default Rate : 1.73%
Node Missing Percent : 41.21%
Total Missing Percent : 28.83%
(Rank 7) No.7 DAYS_EMPLOYED <= -5297.5
Total Count : 1,147
Total Count Percent : 10.49%
Bad Count : 15
Good Count : 1,019
Ind Count : 113
Bad Count Percent : 8.11%
Node Default Rate : 1.31%
(Rank 1) No.8 DAYS_EMPLOYED > -5297.5
Total Count : 134
Total Count Percent : 1.23%
Bad Count : 1
Good Count : 114
Ind Count : 19
Bad Count Percent : 0.54%
Node Default Rate : 0.75%
(Rank 3) No.11 DAYS_EMPLOYED <= -559.5
Total Count : 41
Total Count Percent : 0.37%
Bad Count : 1
Good Count : 38
Ind Count : 2
Bad Count Percent : 0.54%
Node Default Rate : 2.44%
(Rank 4) No.12 DAYS_EMPLOYED > -559.5
Total Count : 40
Total Count Percent : 0.37%
Bad Count : 0
Good Count : 38
Ind Count : 2
Bad Count Percent : 0.00%
Node Default Rate : 0.00%

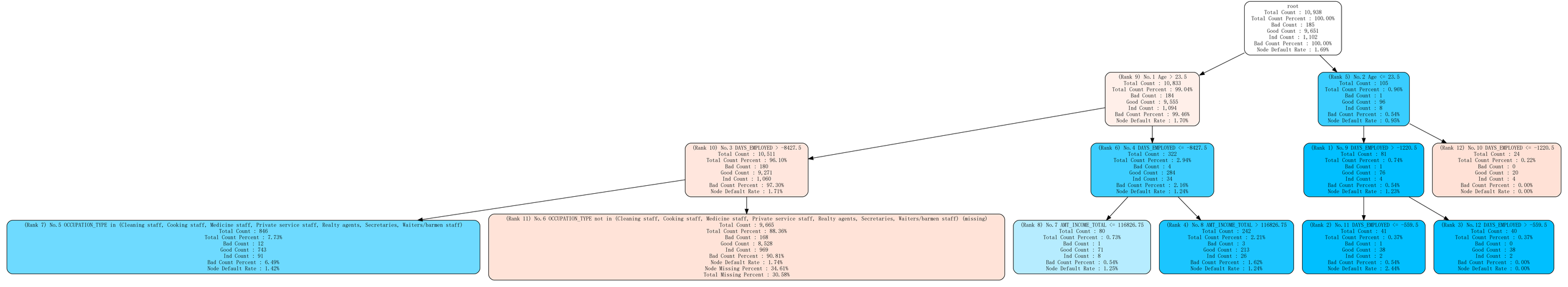
Test Tree: 26


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 185
Good Count : 9,651
Ind Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 11) No.1 AMT_INCOME_TOTAL > 64125.0
Total Count : 10,733
Total Count Percent : 98.13%
Bad Count : 184
Good Count : 9,468
Ind Count : 1,081
Bad Count Percent : 99.46%
Node Default Rate : 1.71%
(Rank 4) No.2 AMT_INCOME_TOTAL <= 64125.0
Total Count : 205
Total Count Percent : 1.87%
Bad Count : 1
Good Count : 183
Ind Count : 21
Bad Count Percent : 0.54%
Node Default Rate : 0.49%
(Rank 12) No.3 AMT_INCOME_TOTAL <= 109125.0
Total Count : 1,452
Total Count Percent : 13.27%
Bad Count : 28
Good Count : 1,289
Ind Count : 135
Bad Count Percent : 15.14%
Node Default Rate : 1.93%
(Rank 9) No.4 AMT_INCOME_TOTAL > 109125.0
Total Count : 9,281
Total Count Percent : 84.85%
Bad Count : 156
Good Count : 8,179
Ind Count : 946
Bad Count Percent : 84.32%
Node Default Rate : 1.68%
(Rank 7) No.9 FLAG_PHONE > 0.0
Total Count : 70
Total Count Percent : 0.64%
Bad Count : 0
Good Count : 60
Ind Count : 10
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 1) No.10 FLAG_PHONE <= 0.0
Total Count : 135
Total Count Percent : 1.23%
Bad Count : 1
Good Count : 123
Ind Count : 11
Bad Count Percent : 0.54%
Node Default Rate : 0.74%
(Rank 5) No.5 DAYS_EMPLOYED <= -1163.5
Total Count : 685
Total Count Percent : 6.26%
Bad Count : 10
Good Count : 612
Ind Count : 63
Bad Count Percent : 5.41%
Node Default Rate : 1.46%
(Rank 14) No.6 DAYS_EMPLOYED > -1163.5
Total Count : 767
Total Count Percent : 7.01%
Bad Count : 18
Good Count : 677
Ind Count : 72
Bad Count Percent : 9.73%
Node Default Rate : 2.35%
(Rank 10) No.7 DAYS_EMPLOYED <= -468.5
Total Count : 7,062
Total Count Percent : 64.56%
Bad Count : 119
Good Count : 6,189
Ind Count : 754
Bad Count Percent : 64.32%
Node Default Rate : 1.69%
(Rank 8) No.8 DAYS_EMPLOYED > -468.5
Total Count : 2,219
Total Count Percent : 20.29%
Bad Count : 37
Good Count : 1,990
Ind Count : 192
Bad Count Percent : 20.00%
Node Default Rate : 1.67%
(Rank 6) No.11 Age <= 64.5
Total Count : 65
Total Count Percent : 0.59%
Bad Count : 0
Good Count : 55
Ind Count : 10
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 13) No.12 Age > 64.5
Total Count : 5
Total Count Percent : 0.05%
Bad Count : 0
Good Count : 5
Ind Count : 0
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 2) No.13 FLAG_OWN_REALTY == Y
Total Count : 80
Total Count Percent : 0.73%
Bad Count : 0
Good Count : 74
Ind Count : 6
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 3) No.14 FLAG_OWN_REALTY != Y
Total Count : 55
Total Count Percent : 0.50%
Bad Count : 1
Good Count : 49
Ind Count : 5
Bad Count Percent : 0.54%
Node Default Rate : 1.82%

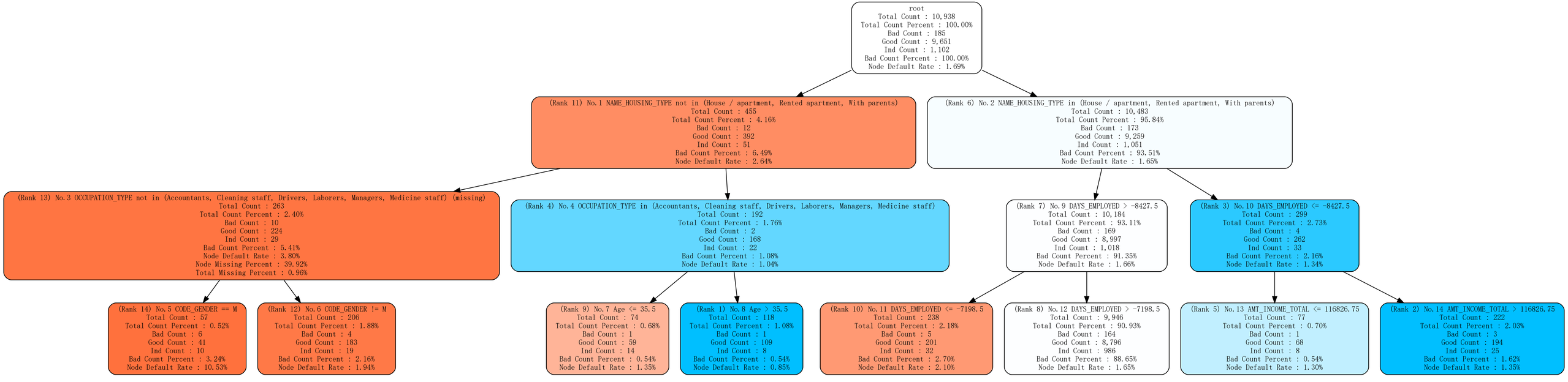
Test Tree: 27


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 185
Good Count : 9,651
Ind Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 9) No.1 NAME_FAMILY_STATUS == Widow
Total Count : 467
Total Count Percent : 4.27%
Bad Count : 9
Good Count : 426
Ind Count : 32
Bad Count Percent : 4.86%
Node Default Rate : 1.93%
(Rank 3) No.2 NAME_FAMILY_STATUS != Widow
Total Count : 10,471
Total Count Percent : 95.73%
Bad Count : 176
Good Count : 9,225
Ind Count : 1,070
Bad Count Percent : 95.14%
Node Default Rate : 1.68%
(Rank 8) No.3 CODE_GENDER != M
Total Count : 456
Total Count Percent : 4.17%
Bad Count : 7
Good Count : 417
Ind Count : 32
Bad Count Percent : 3.78%
Node Default Rate : 1.54%
(Rank 12) No.4 CODE_GENDER == M
Total Count : 11
Total Count Percent : 0.10%
Bad Count : 2
Good Count : 9
Ind Count : 0
Bad Count Percent : 1.08%
Node Default Rate : 18.18%
(Rank 6) No.7 OCCUPATION_TYPE in (Drivers, HR staff, High skill tech staff, IT staff, Low-skill Laborers, Managers)
Total Count : 2,001
Total Count Percent : 18.29%
Bad Count : 31
Good Count : 1,745
Ind Count : 225
Bad Count Percent : 16.76%
Node Default Rate : 1.55%
(Rank 2) No.8 OCCUPATION_TYPE not in (Drivers, HR staff, High skill tech staff, IT staff, Low-skill Laborers, Managers) (missing)
Total Count : 8,470
Total Count Percent : 77.44%
Bad Count : 145
Good Count : 7,480
Ind Count : 845
Bad Count Percent : 78.38%
Node Default Rate : 1.71%
Node Missing Percent : 36.88%
Total Missing Percent : 28.56%
(Rank 10) No.5 Age <= 54.5
Total Count : 154
Total Count Percent : 1.41%
Bad Count : 2
Good Count : 144
Ind Count : 8
Bad Count Percent : 1.08%
Node Default Rate : 1.30%
(Rank 7) No.6 Age > 54.5
Total Count : 302
Total Count Percent : 2.76%
Bad Count : 5
Good Count : 273
Ind Count : 24
Bad Count Percent : 2.70%
Node Default Rate : 1.66%
(Rank 5) No.9 DAYS_EMPLOYED <= -194.5
Total Count : 1,949
Total Count Percent : 17.82%
Bad Count : 30
Good Count : 1,700
Ind Count : 219
Bad Count Percent : 16.22%
Node Default Rate : 1.54%
(Rank 11) No.10 DAYS_EMPLOYED > -194.5
Total Count : 52
Total Count Percent : 0.48%
Bad Count : 1
Good Count : 45
Ind Count : 6
Bad Count Percent : 0.54%
Node Default Rate : 1.92%
(Rank 4) No.11 NAME_INCOME_TYPE in (Commercial associate, Pensioner)
Total Count : 3,423
Total Count Percent : 31.29%
Bad Count : 58
Good Count : 3,050
Ind Count : 315
Bad Count Percent : 31.35%
Node Default Rate : 1.69%
(Rank 1) No.12 NAME_INCOME_TYPE not in (Commercial associate, Pensioner)
Total Count : 5,047
Total Count Percent : 46.14%
Bad Count : 87
Good Count : 4,430
Ind Count : 530
Bad Count Percent : 47.03%
Node Default Rate : 1.72%

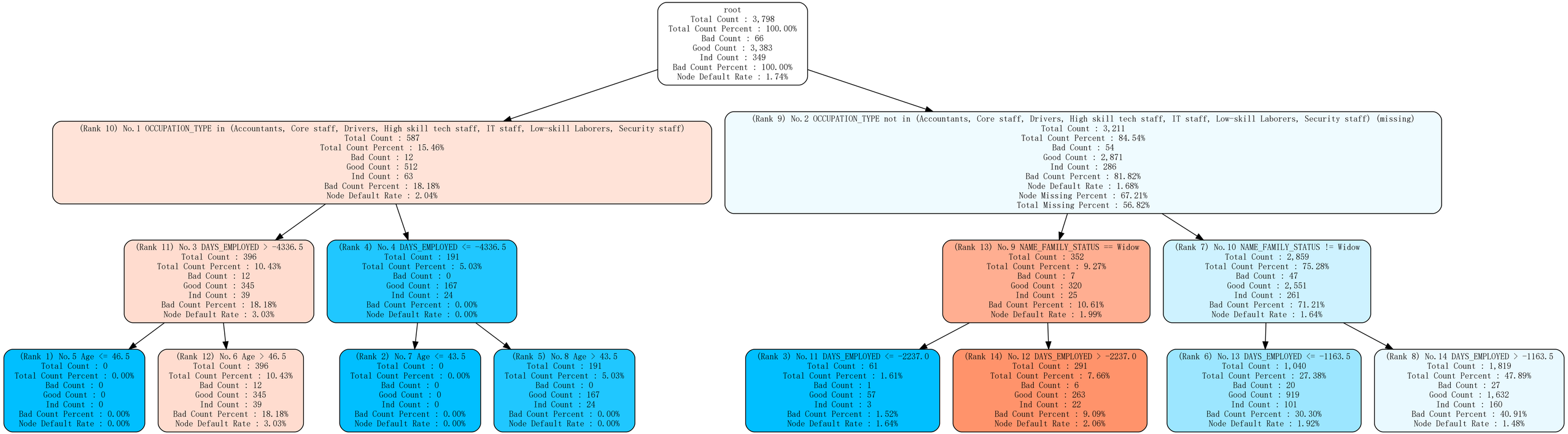
Test Tree: 28


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 185
Good Count : 9,651
Ind Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 9) No.1 Age > 23.5
Total Count : 10,833
Total Count Percent : 99.04%
Bad Count : 184
Good Count : 9,555
Ind Count : 1,094
Bad Count Percent : 99.46%
Node Default Rate : 1.70%
(Rank 5) No.2 Age <= 23.5
Total Count : 105
Total Count Percent : 0.96%
Bad Count : 1
Good Count : 96
Ind Count : 8
Bad Count Percent : 0.54%
Node Default Rate : 0.95%
(Rank 10) No.3 DAYS_EMPLOYED > -8427.5
Total Count : 10,511
Total Count Percent : 96.10%
Bad Count : 180
Good Count : 9,271
Ind Count : 1,060
Bad Count Percent : 97.30%
Node Default Rate : 1.71%
(Rank 6) No.4 DAYS_EMPLOYED <= -8427.5
Total Count : 322
Total Count Percent : 2.94%
Bad Count : 4
Good Count : 284
Ind Count : 34
Bad Count Percent : 2.16%
Node Default Rate : 1.24%
(Rank 1) No.9 DAYS_EMPLOYED > -1220.5
Total Count : 81
Total Count Percent : 0.74%
Bad Count : 1
Good Count : 76
Ind Count : 4
Bad Count Percent : 0.54%
Node Default Rate : 1.23%
(Rank 12) No.10 DAYS_EMPLOYED <= -1220.5
Total Count : 24
Total Count Percent : 0.22%
Bad Count : 0
Good Count : 20
Ind Count : 4
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 7) No.5 OCCUPATION_TYPE in (Cleaning staff, Cooking staff, Medicine staff, Private service staff, Realty agents, Secretaries, Waiters/barmen staff)
Total Count : 846
Total Count Percent : 7.73%
Bad Count : 12
Good Count : 743
Ind Count : 91
Bad Count Percent : 6.49%
Node Default Rate : 1.42%
(Rank 11) No.6 OCCUPATION_TYPE not in (Cleaning staff, Cooking staff, Medicine staff, Private service staff, Realty agents, Secretaries, Waiters/barmen staff) (missing)
Total Count : 9,665
Total Count Percent : 88.36%
Bad Count : 168
Good Count : 8,528
Ind Count : 969
Bad Count Percent : 90.81%
Node Default Rate : 1.74%
Node Missing Percent : 34.61%
Total Missing Percent : 30.58%
(Rank 8) No.7 AMT_INCOME_TOTAL <= 116826.75
Total Count : 80
Total Count Percent : 0.73%
Bad Count : 1
Good Count : 71
Ind Count : 8
Bad Count Percent : 0.54%
Node Default Rate : 1.25%
(Rank 4) No.8 AMT_INCOME_TOTAL > 116826.75
Total Count : 242
Total Count Percent : 2.21%
Bad Count : 3
Good Count : 213
Ind Count : 26
Bad Count Percent : 1.62%
Node Default Rate : 1.24%
(Rank 2) No.11 DAYS_EMPLOYED <= -559.5
Total Count : 41
Total Count Percent : 0.37%
Bad Count : 1
Good Count : 38
Ind Count : 2
Bad Count Percent : 0.54%
Node Default Rate : 2.44%
(Rank 3) No.12 DAYS_EMPLOYED > -559.5
Total Count : 40
Total Count Percent : 0.37%
Bad Count : 0
Good Count : 38
Ind Count : 2
Bad Count Percent : 0.00%
Node Default Rate : 0.00%

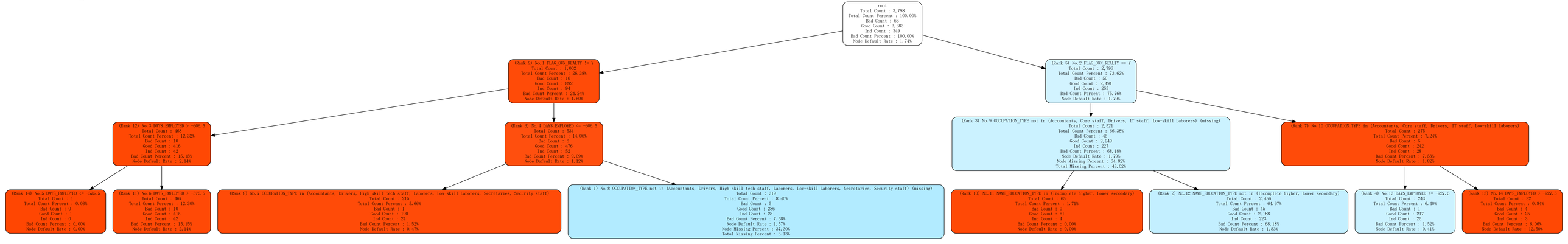
Test Tree: 29


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 185
Good Count : 9,651
Ind Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
(Rank 11) No.1 NAME_HOUSING_TYPE not in (House / apartment, Rented apartment, With parents)
Total Count : 455
Total Count Percent : 4.16%
Bad Count : 12
Good Count : 392
Ind Count : 51
Bad Count Percent : 6.49%
Node Default Rate : 2.64%
(Rank 6) No.2 NAME_HOUSING_TYPE in (House / apartment, Rented apartment, With parents)
Total Count : 10,483
Total Count Percent : 95.84%
Bad Count : 173
Good Count : 9,259
Ind Count : 1,051
Bad Count Percent : 93.51%
Node Default Rate : 1.65%
(Rank 13) No.3 OCCUPATION_TYPE not in (Accountants, Cleaning staff, Drivers, Laborers, Managers, Medicine staff) (missing)
Total Count : 263
Total Count Percent : 2.40%
Bad Count : 10
Good Count : 224
Ind Count : 29
Bad Count Percent : 5.41%
Node Default Rate : 3.80%
Node Missing Percent : 39.92%
Total Missing Percent : 0.96%
(Rank 4) No.4 OCCUPATION_TYPE in (Accountants, Cleaning staff, Drivers, Laborers, Managers, Medicine staff)
Total Count : 192
Total Count Percent : 1.76%
Bad Count : 2
Good Count : 168
Ind Count : 22
Bad Count Percent : 1.08%
Node Default Rate : 1.04%
(Rank 7) No.9 DAYS_EMPLOYED > -8427.5
Total Count : 10,184
Total Count Percent : 93.11%
Bad Count : 169
Good Count : 8,997
Ind Count : 1,018
Bad Count Percent : 91.35%
Node Default Rate : 1.66%
(Rank 3) No.10 DAYS_EMPLOYED <= -8427.5
Total Count : 299
Total Count Percent : 2.73%
Bad Count : 4
Good Count : 262
Ind Count : 33
Bad Count Percent : 2.16%
Node Default Rate : 1.34%
(Rank 14) No.5 CODE_GENDER == M
Total Count : 57
Total Count Percent : 0.52%
Bad Count : 6
Good Count : 41
Ind Count : 10
Bad Count Percent : 3.24%
Node Default Rate : 10.53%
(Rank 12) No.6 CODE_GENDER != M
Total Count : 206
Total Count Percent : 1.88%
Bad Count : 4
Good Count : 183
Ind Count : 19
Bad Count Percent : 2.16%
Node Default Rate : 1.94%
(Rank 9) No.7 Age <= 35.5
Total Count : 74
Total Count Percent : 0.68%
Bad Count : 1
Good Count : 59
Ind Count : 14
Bad Count Percent : 0.54%
Node Default Rate : 1.35%
(Rank 1) No.8 Age > 35.5
Total Count : 118
Total Count Percent : 1.08%
Bad Count : 1
Good Count : 109
Ind Count : 8
Bad Count Percent : 0.54%
Node Default Rate : 0.85%
(Rank 10) No.11 DAYS_EMPLOYED <= -7198.5
Total Count : 238
Total Count Percent : 2.18%
Bad Count : 5
Good Count : 201
Ind Count : 32
Bad Count Percent : 2.70%
Node Default Rate : 2.10%
(Rank 8) No.12 DAYS_EMPLOYED > -7198.5
Total Count : 9,946
Total Count Percent : 90.93%
Bad Count : 164
Good Count : 8,796
Ind Count : 986
Bad Count Percent : 88.65%
Node Default Rate : 1.65%
(Rank 5) No.13 AMT_INCOME_TOTAL <= 116826.75
Total Count : 77
Total Count Percent : 0.70%
Bad Count : 1
Good Count : 68
Ind Count : 8
Bad Count Percent : 0.54%
Node Default Rate : 1.30%
(Rank 2) No.14 AMT_INCOME_TOTAL > 116826.75
Total Count : 222
Total Count Percent : 2.03%
Bad Count : 3
Good Count : 194
Ind Count : 25
Bad Count Percent : 1.62%
Node Default Rate : 1.35%

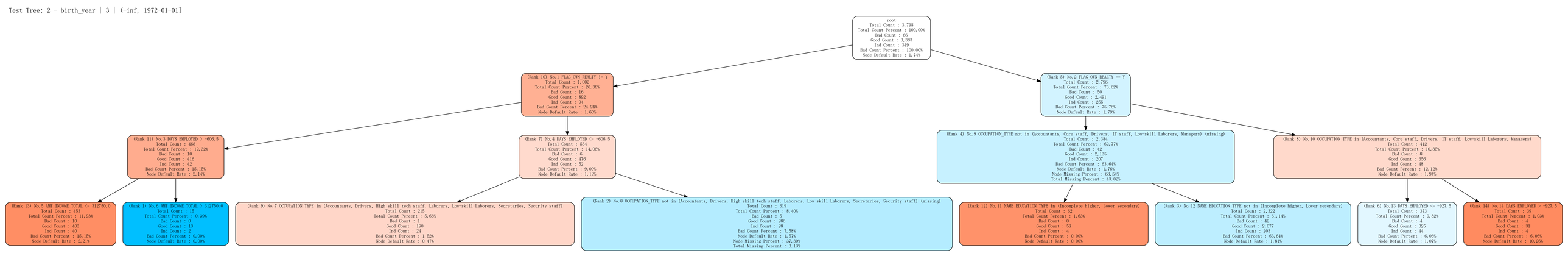
Test Tree: 0 - birth_year | 3 | (-inf, 1972-01-01]



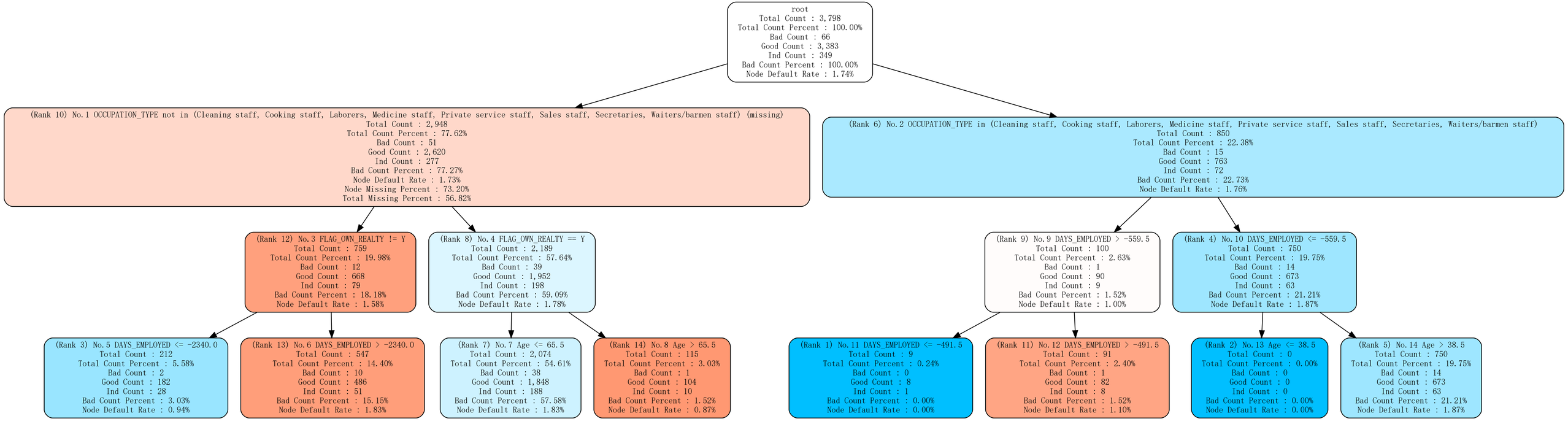
Test Tree: 1 - birth_year | 3 | (-inf, 1972-01-01]



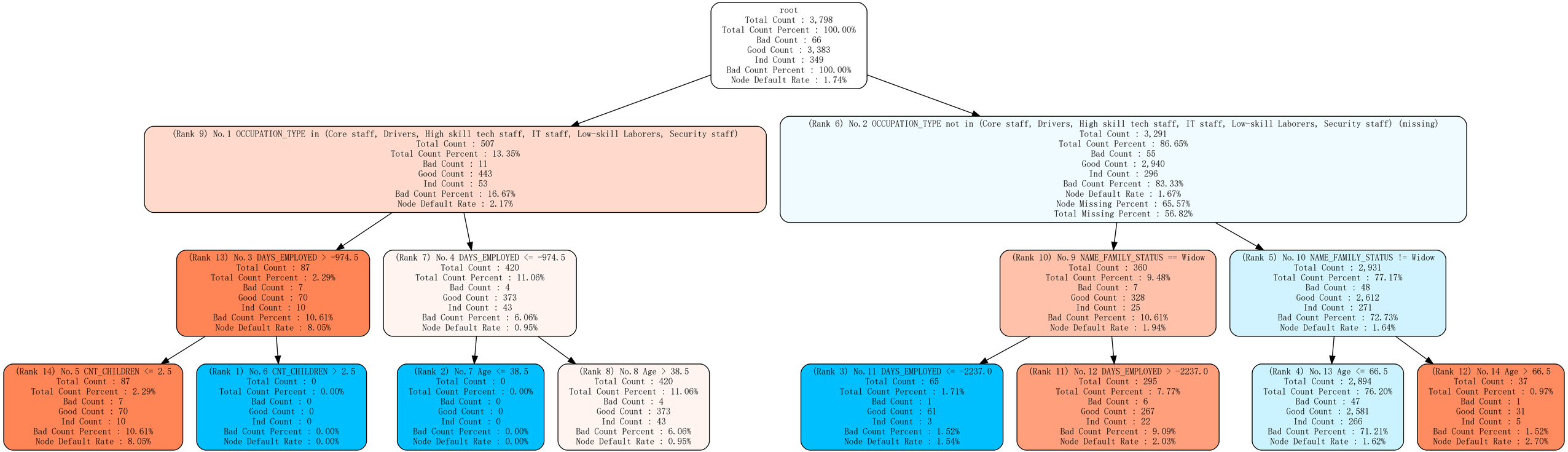
Test Tree: 2 - birth_year | 3 | (-inf, 1972-01-01]



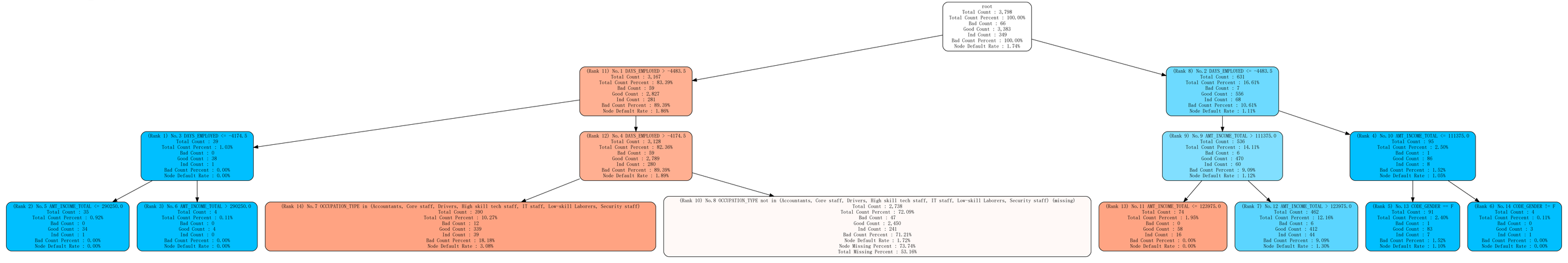
Test Tree: 3 - birth_year | 3 | (-inf, 1972-01-01]



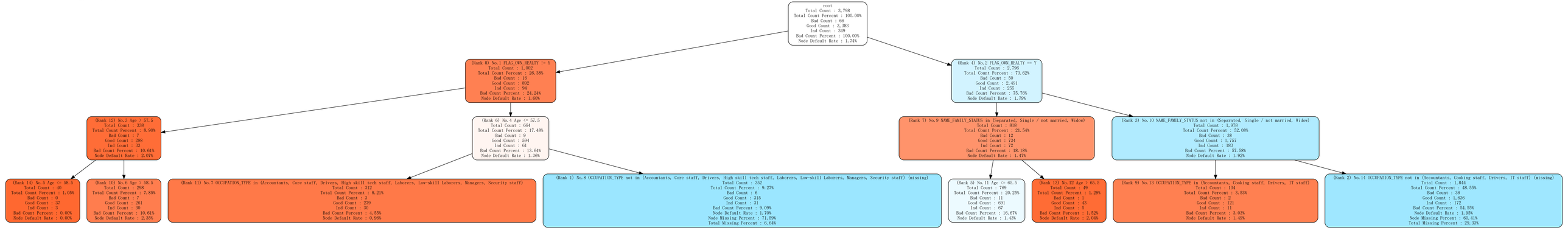
Test Tree: 4 - birth_year | 3 | (-inf, 1972-01-01]



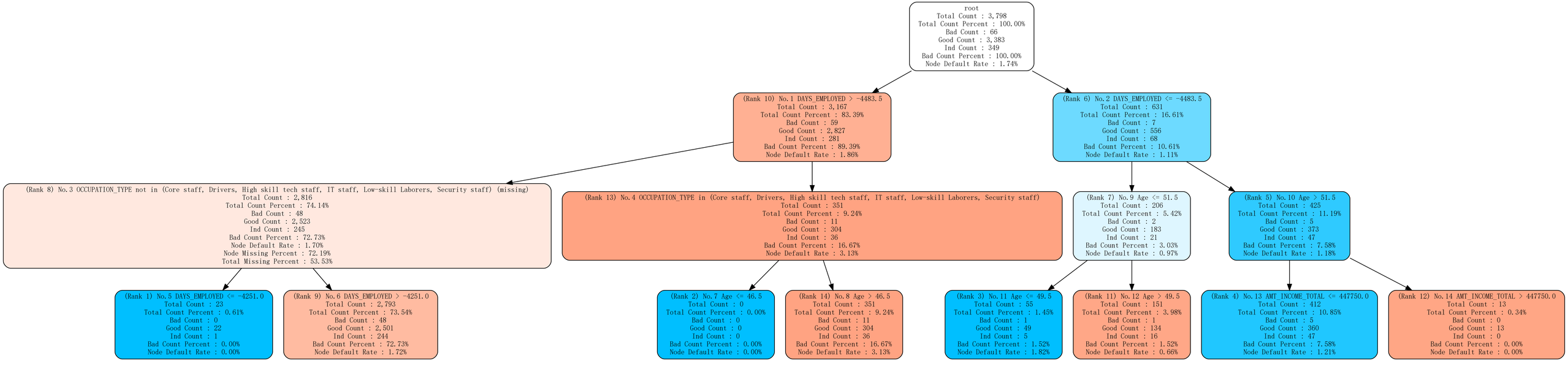
Test Tree: 5 - birth_year | 3 | (-inf, 1972-01-01]



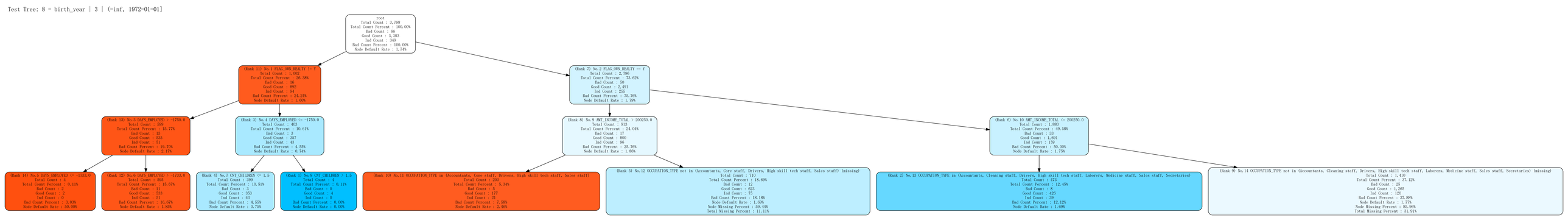
Test Tree: 6 - birth_year | 3 | (-inf, 1972-01-01]



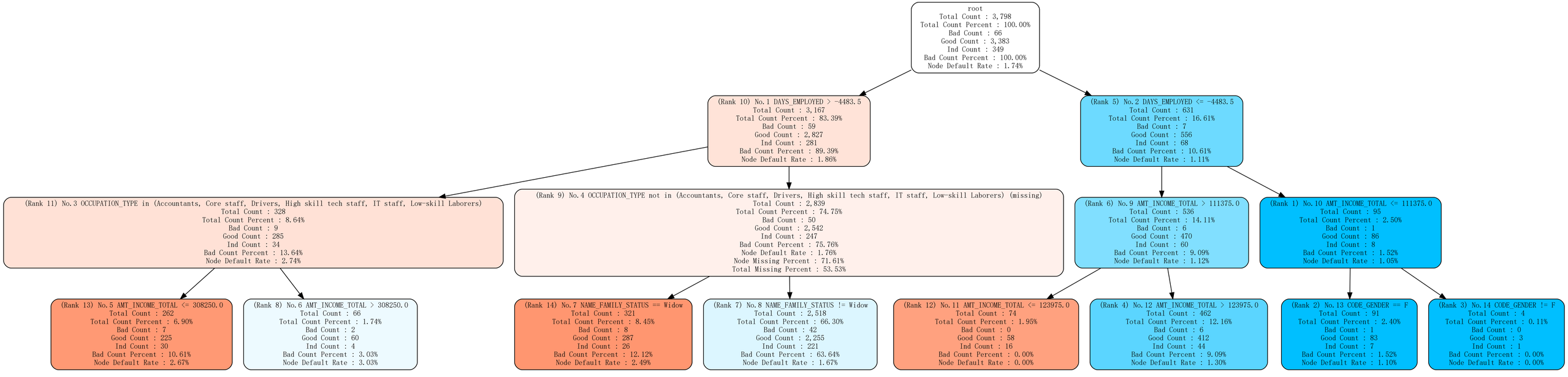
Test Tree: 7 - birth_year | 3 | (-inf, 1972-01-01]



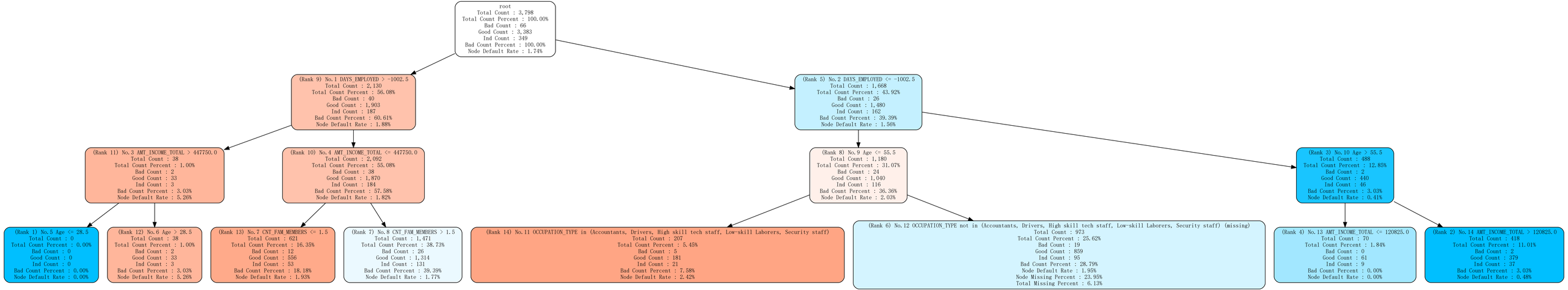
Test Tree: 8 - birth_year | 3 | (-inf, 1972-01-01]



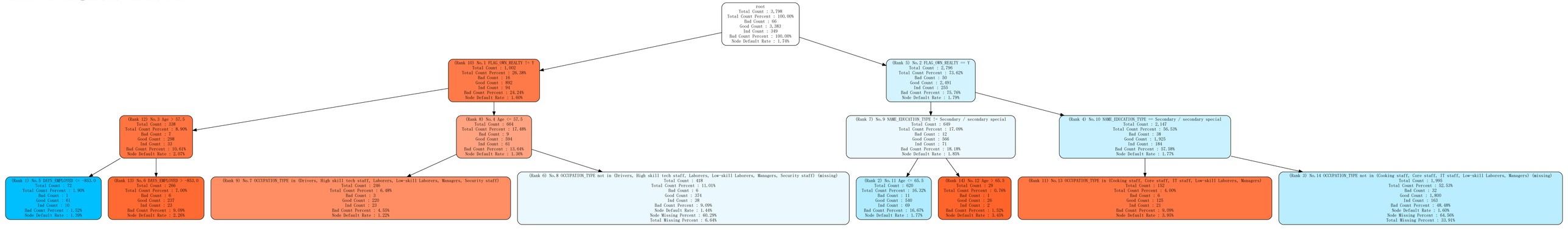
Test Tree: 9 - birth_year | 3 | (-inf, 1972-01-01]



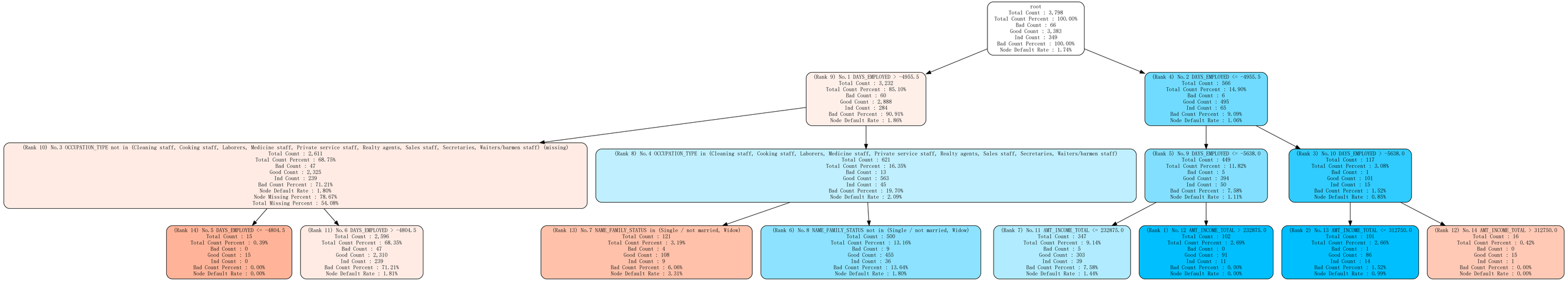
Test Tree: 10 - birth_year | 3 | (-inf, 1972-01-01]



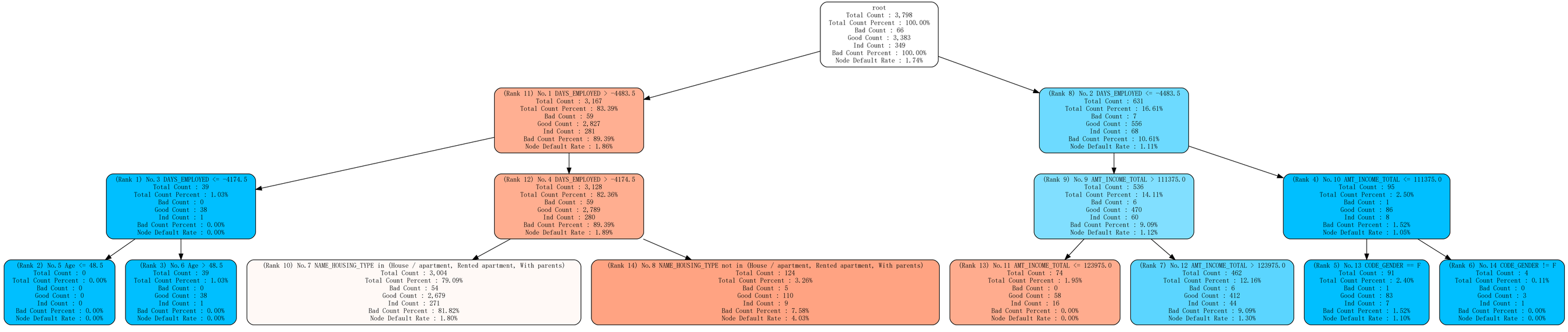
Test Tree: 11 - birth_year | 3 | (-inf, 1972-01-01]



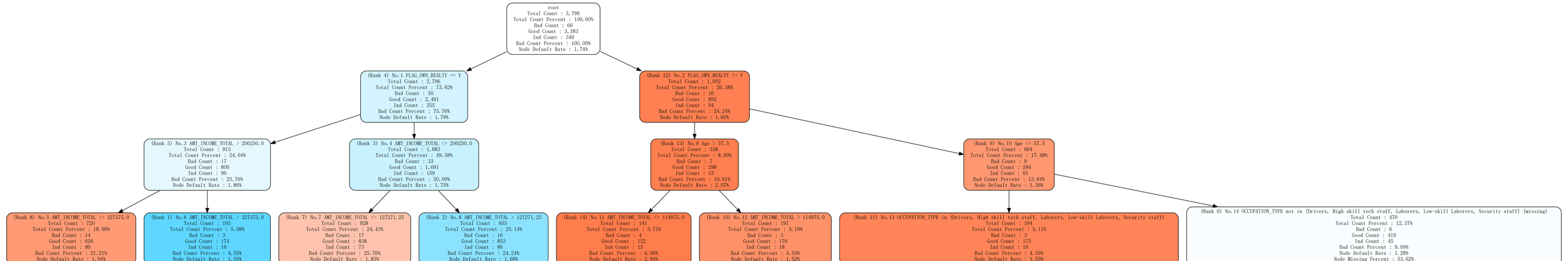
Test Tree: 12 - birth_year | 3 | (-inf, 1972-01-01]



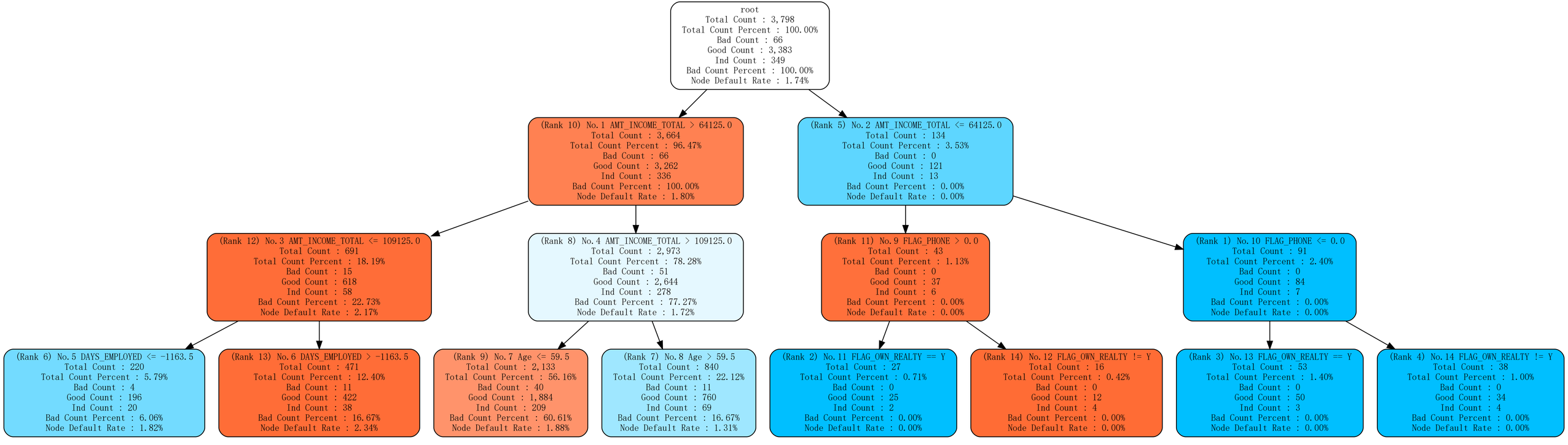
Test Tree: 13 - birth_year | 3 | (-inf, 1972-01-01]



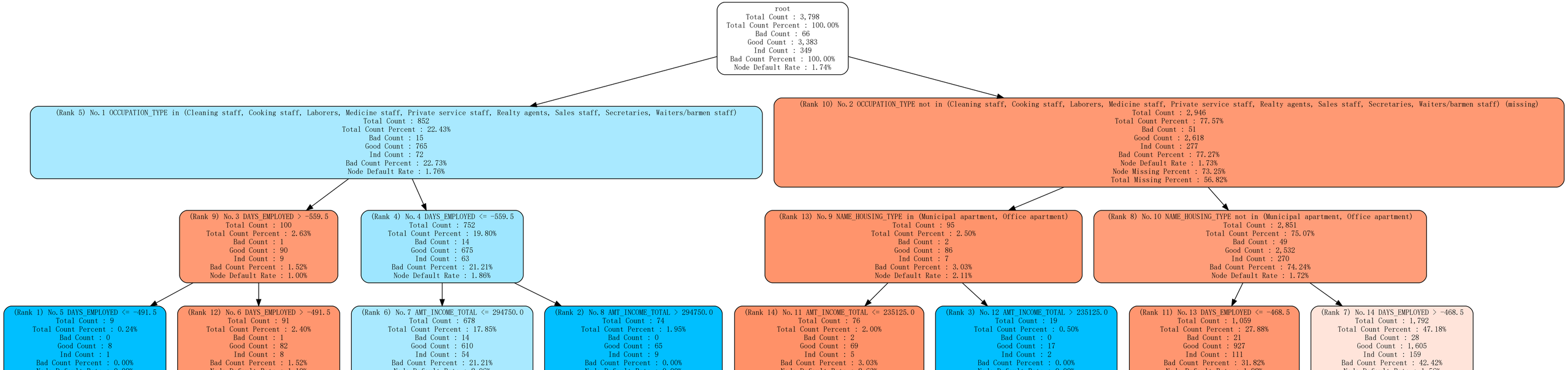
Test Tree: 14 - birth_year | 3 | (-inf, 1972-01-01]



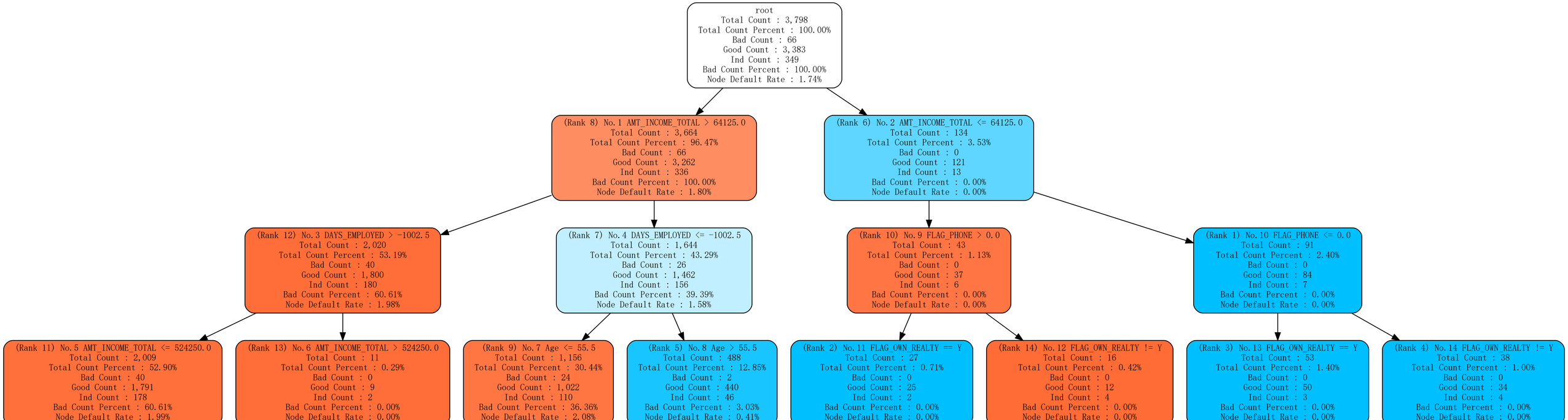
Test Tree: 15 - birth_year | 3 | (-inf, 1972-01-01]



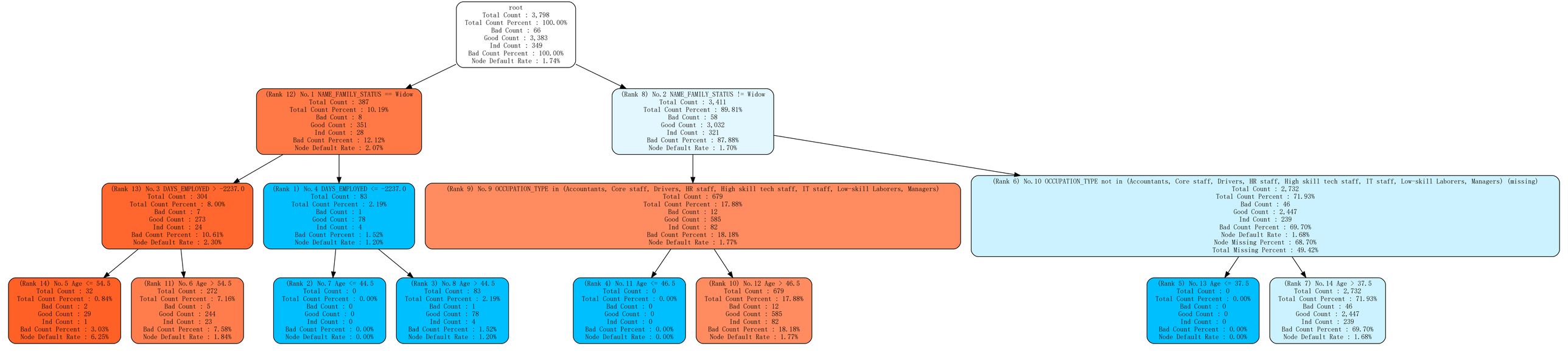
Test Tree: 16 - birth_year | 3 | (-inf, 1972-01-01]



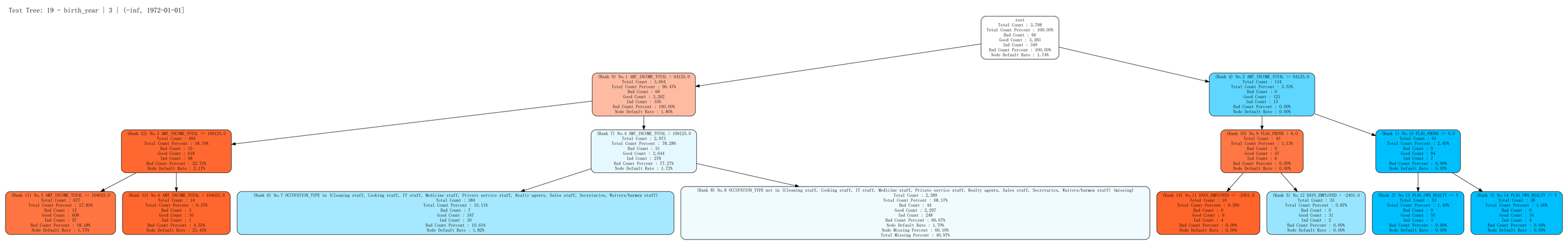
Test Tree: 17 - birth_year | 3 | (-inf, 1972-01-01]



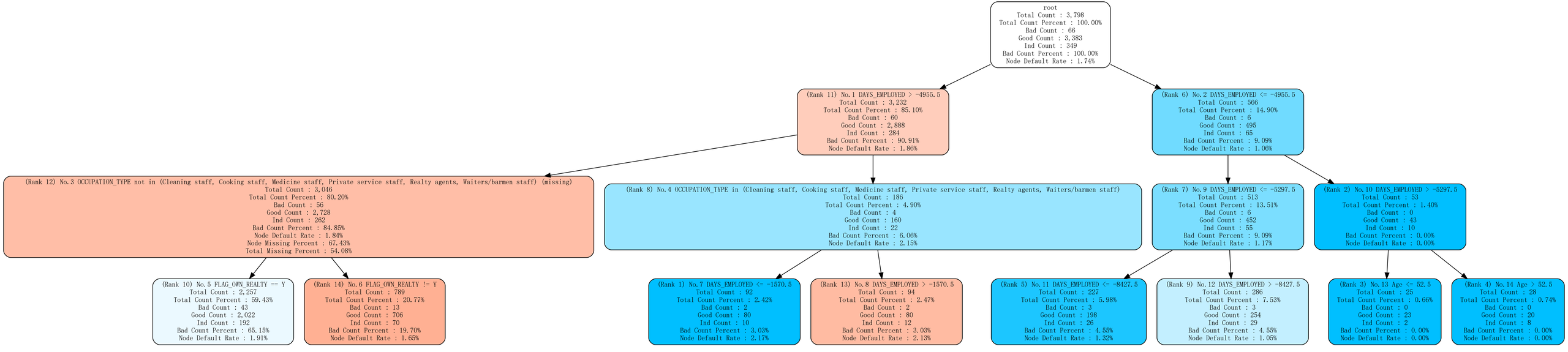
Test Tree: 18 - birth_year | 3 | (-inf, 1972-01-01]



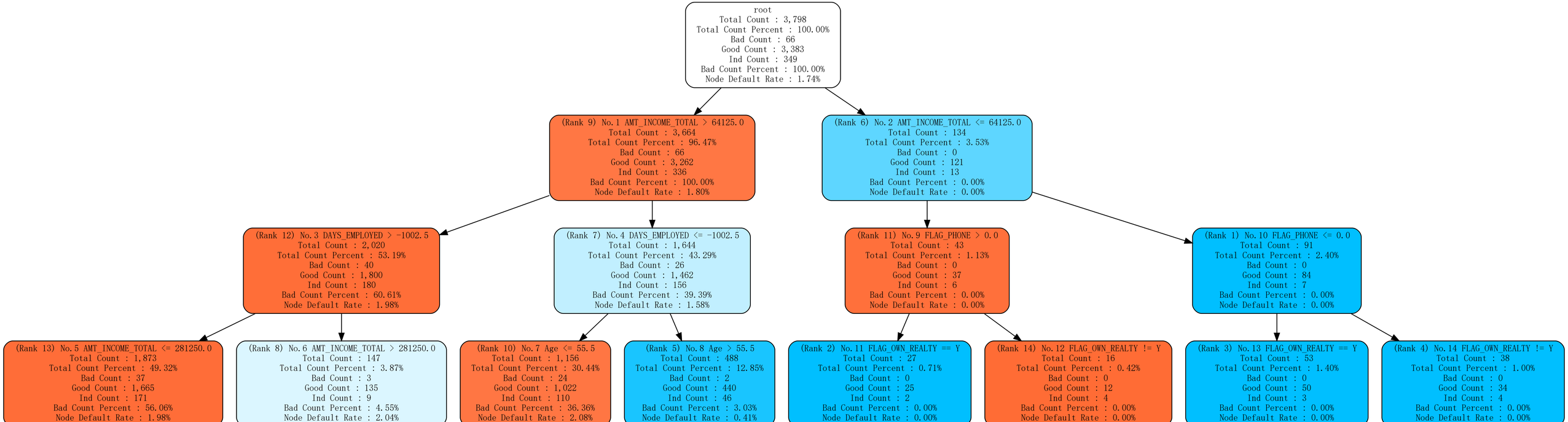
Test Tree: 19 - birth_year | 3 | (-inf, 1972-01-01]



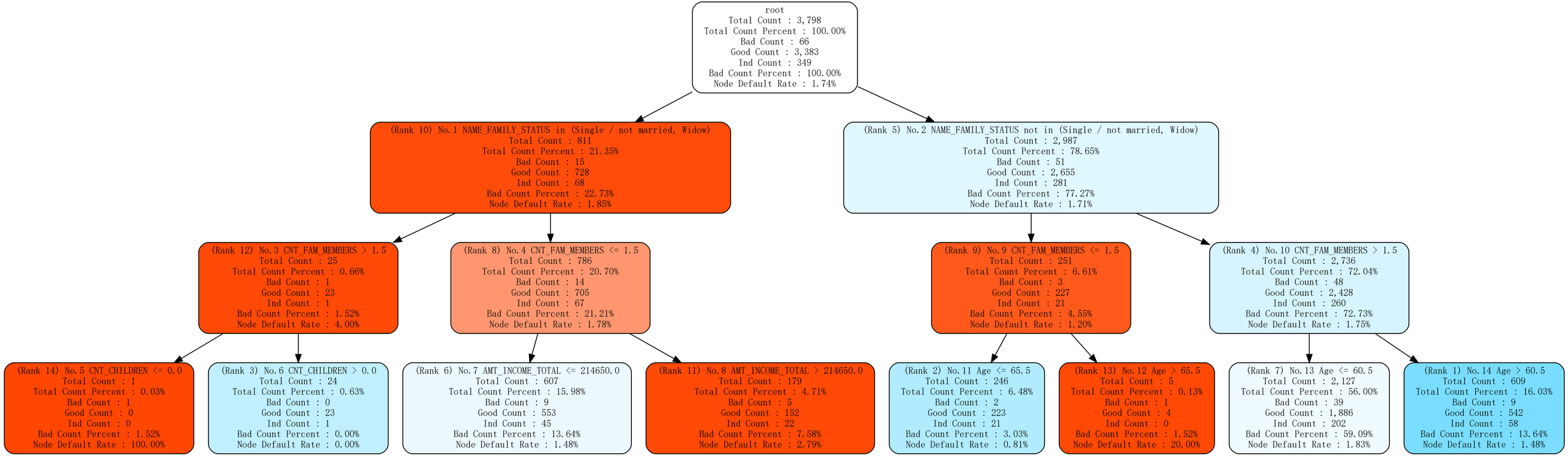
Test Tree: 20 - birth_year | 3 | (-inf, 1972-01-01]



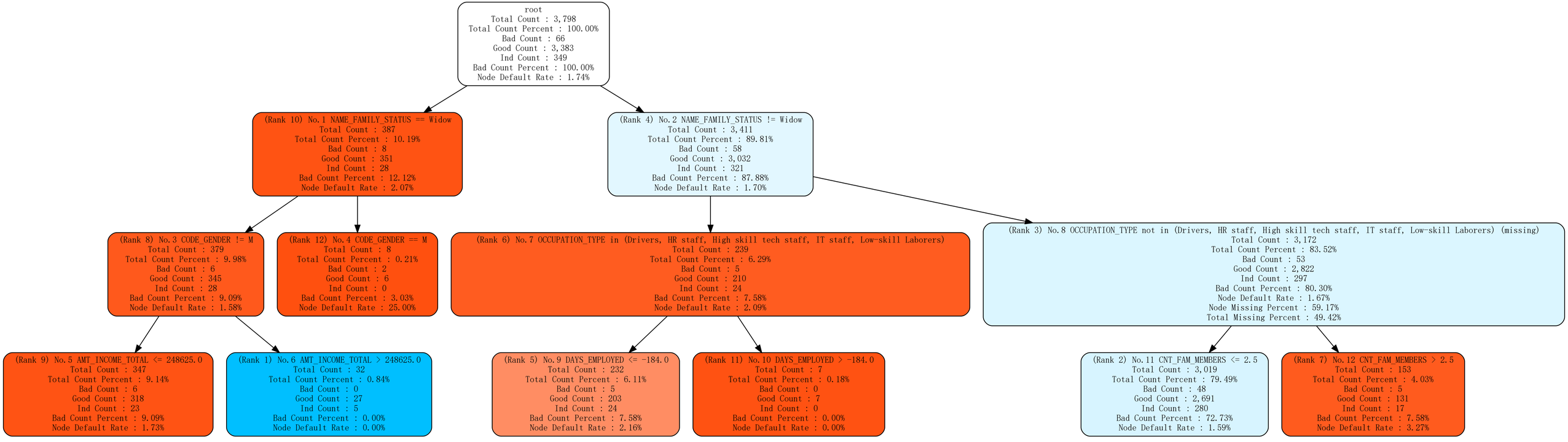
Test Tree: 21 - birth_year | 3 | (-inf, 1972-01-01]



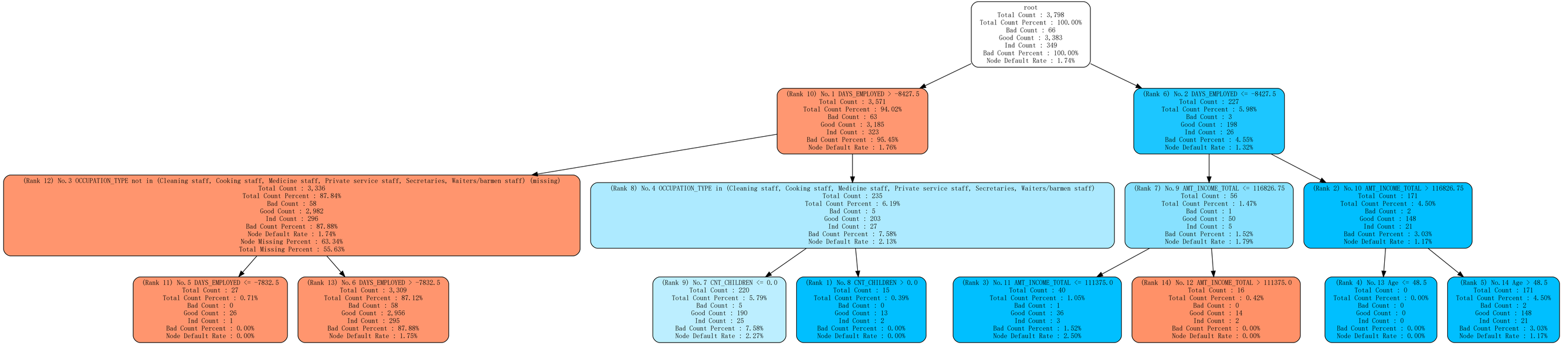
Test Tree: 22 - birth_year | 3 | (-inf, 1972-01-01]



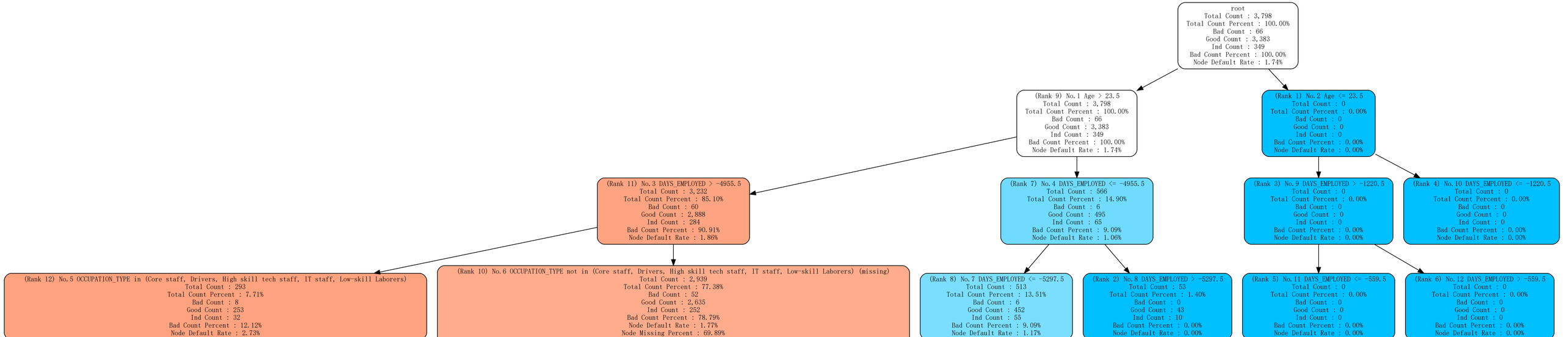
Test Tree: 23 - birth_year | 3 | (-inf, 1972-01-01]



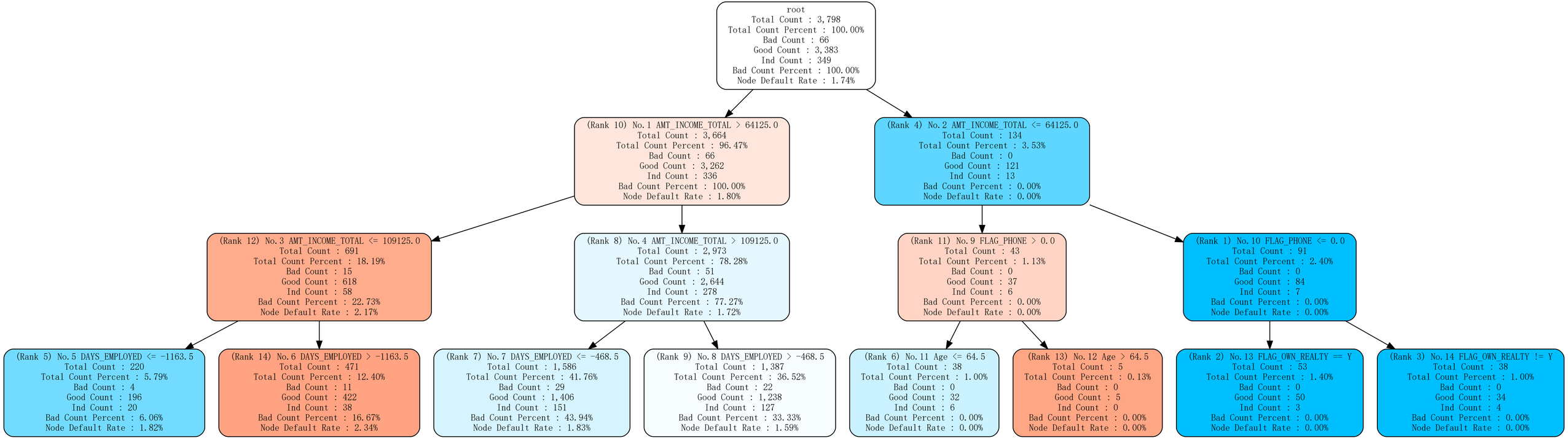
Test Tree: 24 - birth_year | 3 | (-inf, 1972-01-01]



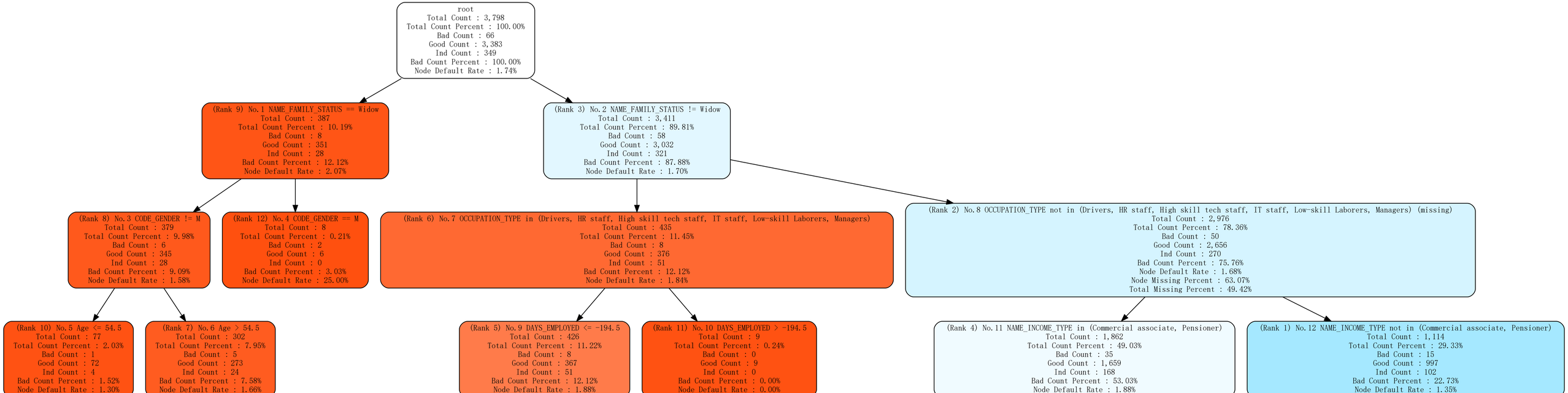
Test Tree: 25 - birth_year | 3 | (-inf, 1972-01-01]



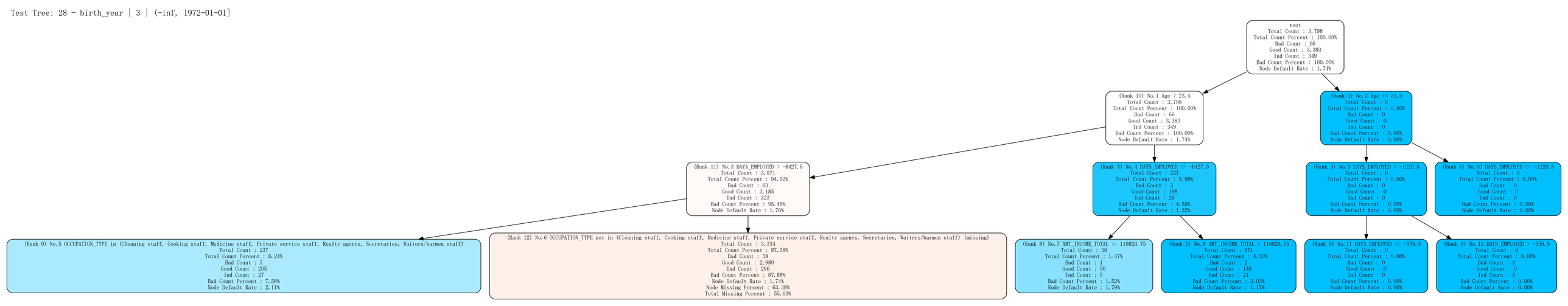
Test Tree: 26 - birth_year | 3 | (-inf, 1972-01-01]



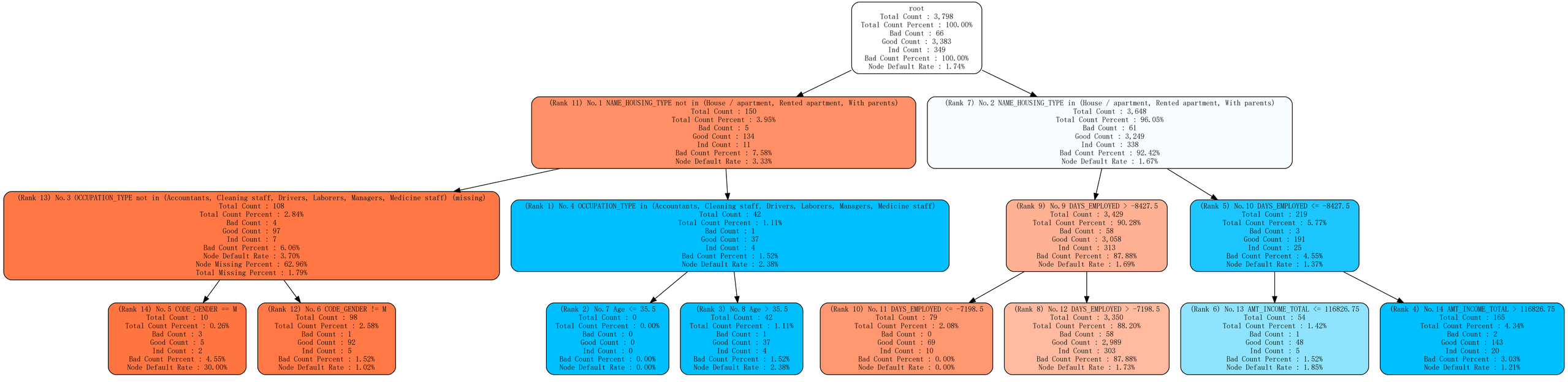
Test Tree: 27 - birth_year | 3 | (-inf, 1972-01-01]



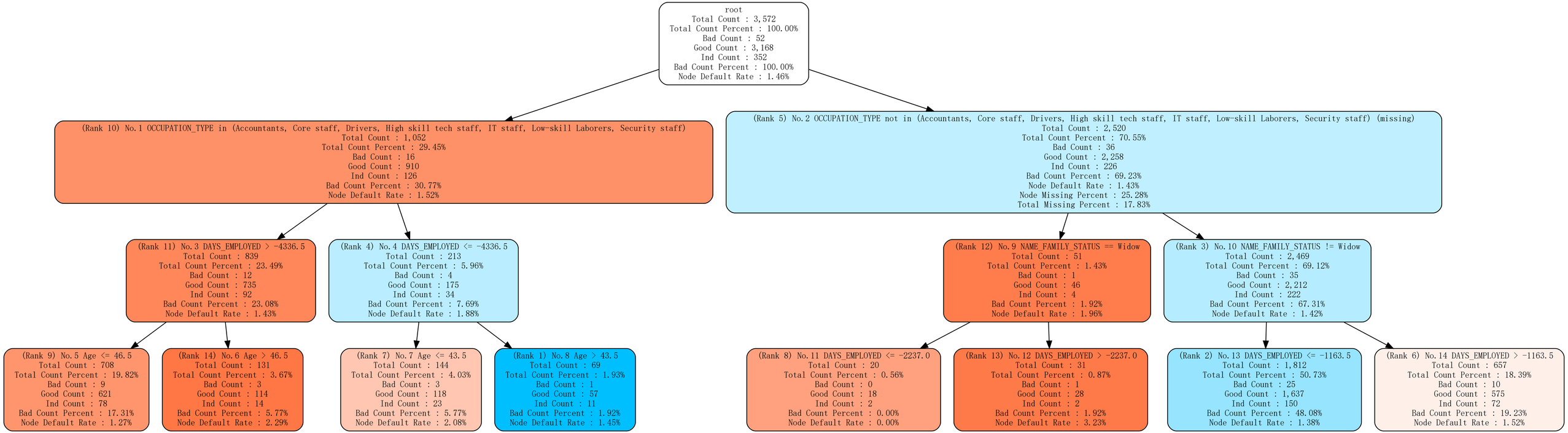
Test Tree: 28 - birth_year | 3 | (-inf, 1972-01-01]



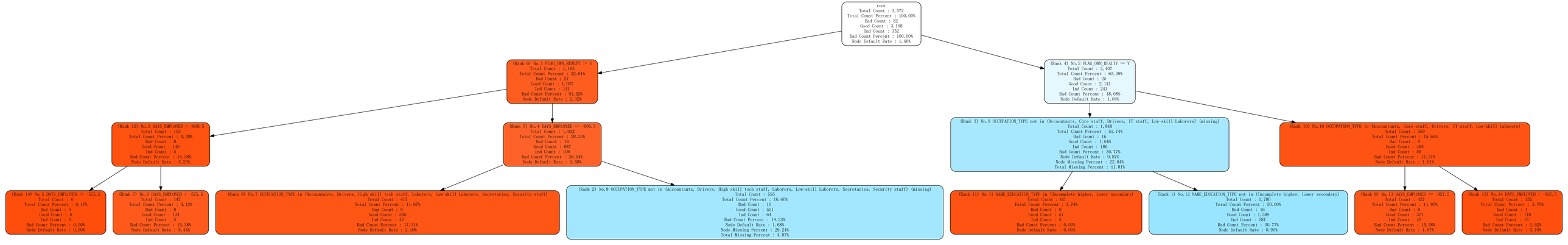
Test Tree: 29 - birth_year | 3 | (-inf, 1972-01-01]



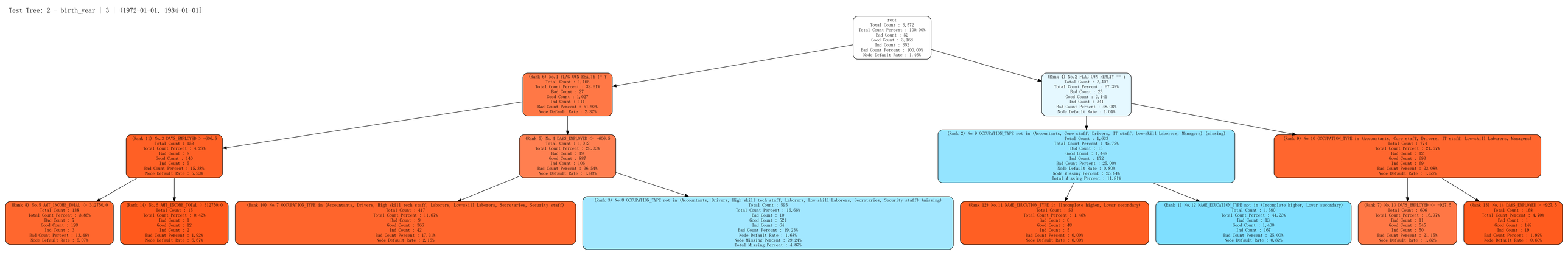
Test Tree: 0 - birth_year | 3 | (1972-01-01, 1984-01-01]



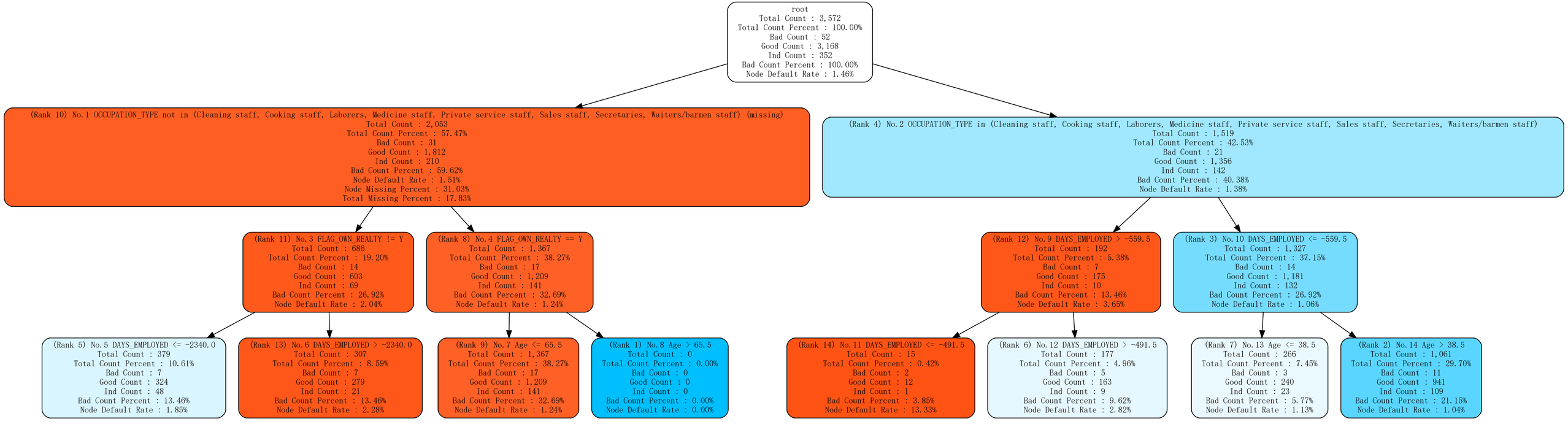
Test Tree: 1 - birth_year | 3 | (1972-01-01, 1984-01-01]



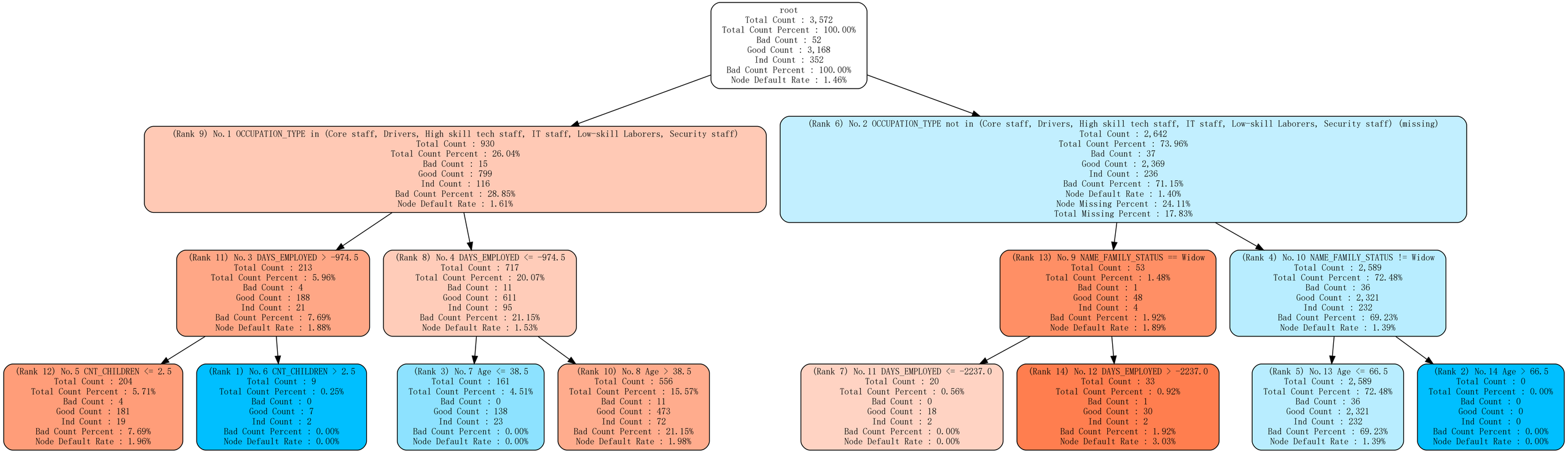
Test Tree: 2 - birth_year | 3 | (1972-01-01, 1984-01-01]



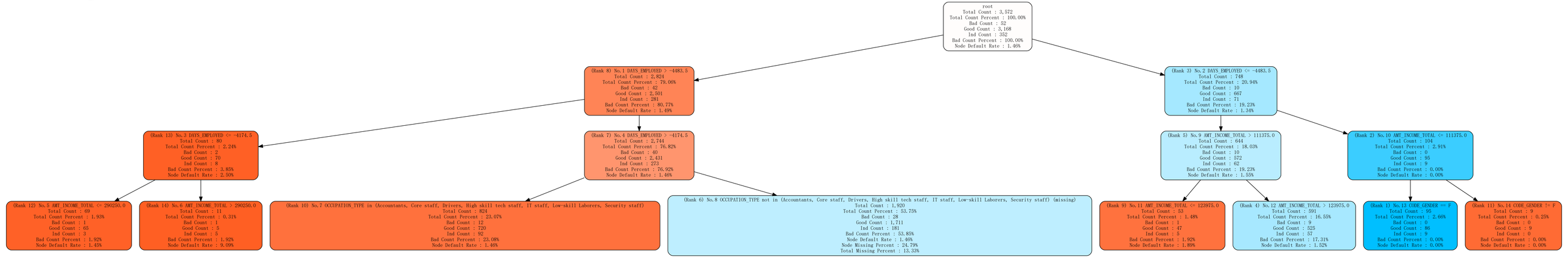
Test Tree: 3 - birth_year | 3 | (1972-01-01, 1984-01-01]



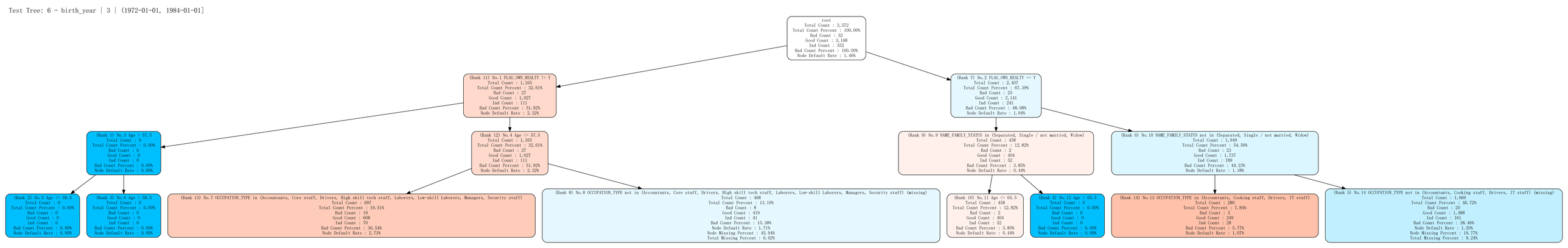
Test Tree: 4 - birth_year | 3 | (1972-01-01, 1984-01-01]



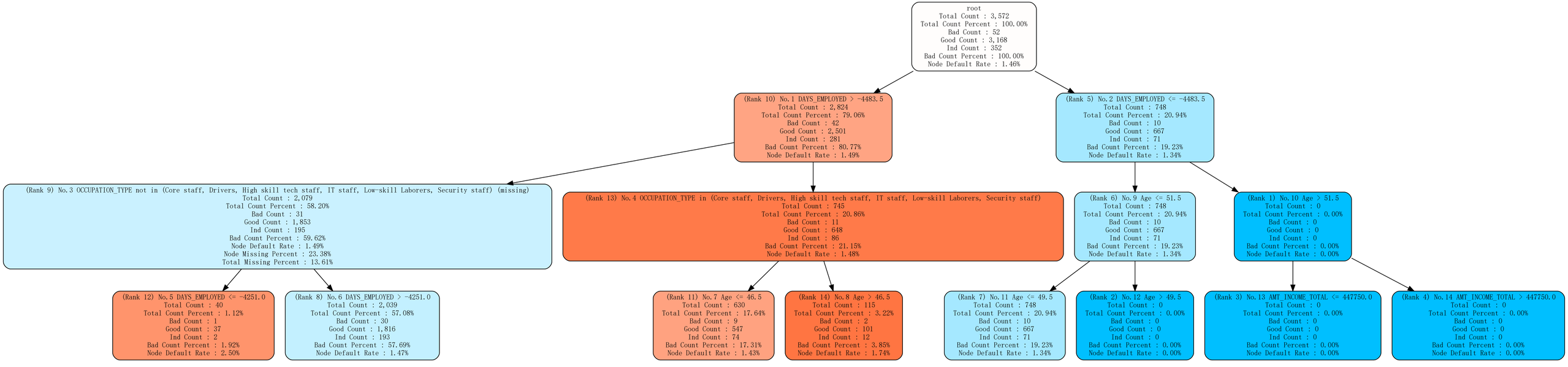
Test Tree: 5 - birth_year | 3 | (1972-01-01, 1984-01-01]



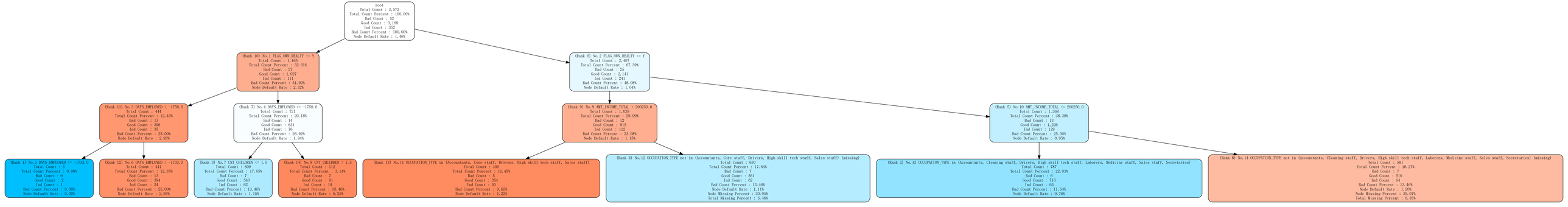
Test Tree: 6 - birth_year | 3 | (1972-01-01, 1984-01-01]



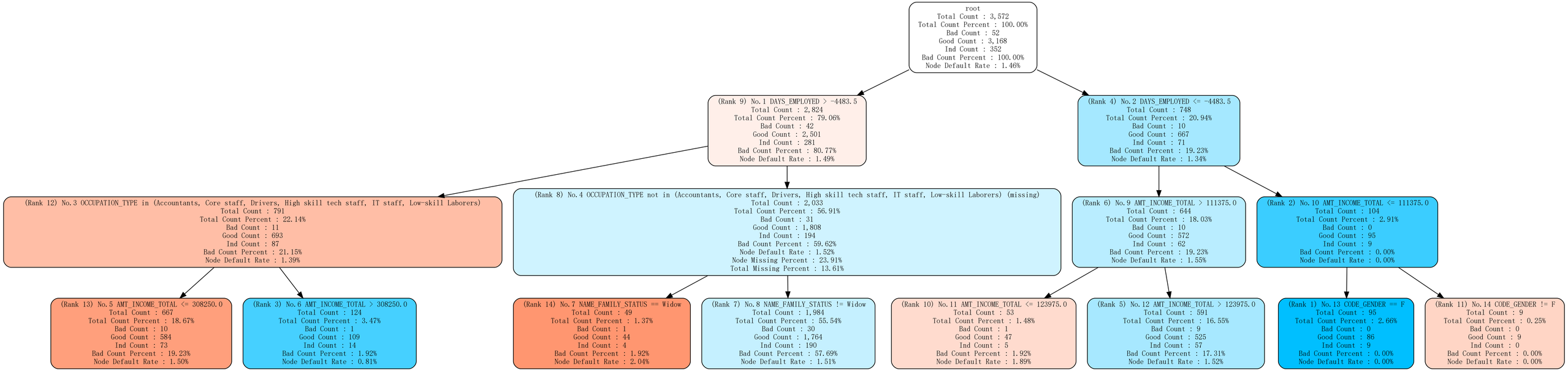
Test Tree: 7 - birth_year | 3 | (1972-01-01, 1984-01-01]



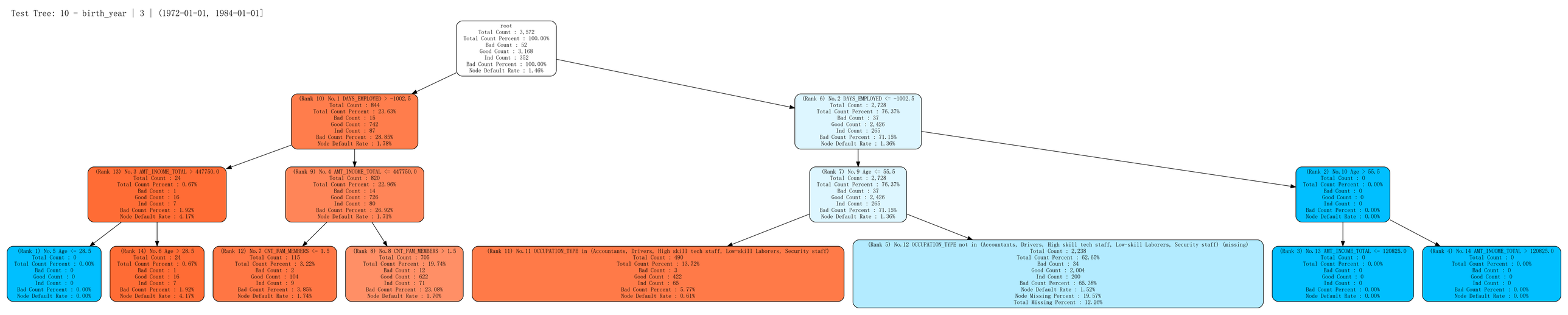
Test Tree: 8 - birth_year | 3 | (1972-01-01, 1984-01-01]



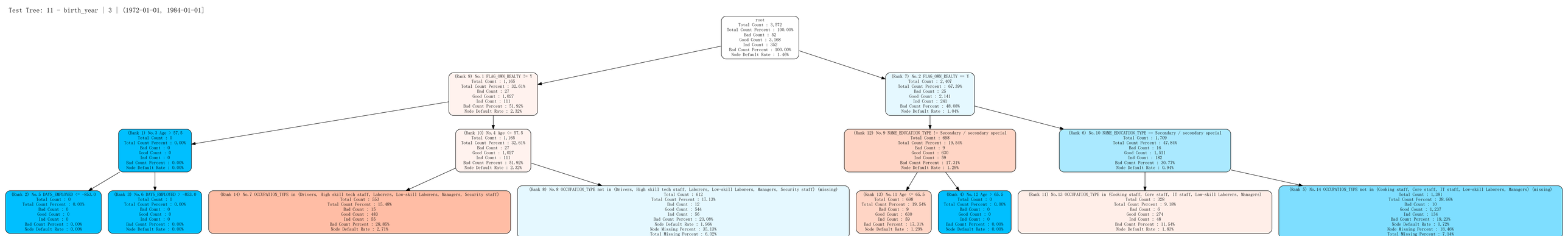
Test Tree: 9 - birth_year | 3 | (1972-01-01, 1984-01-01]



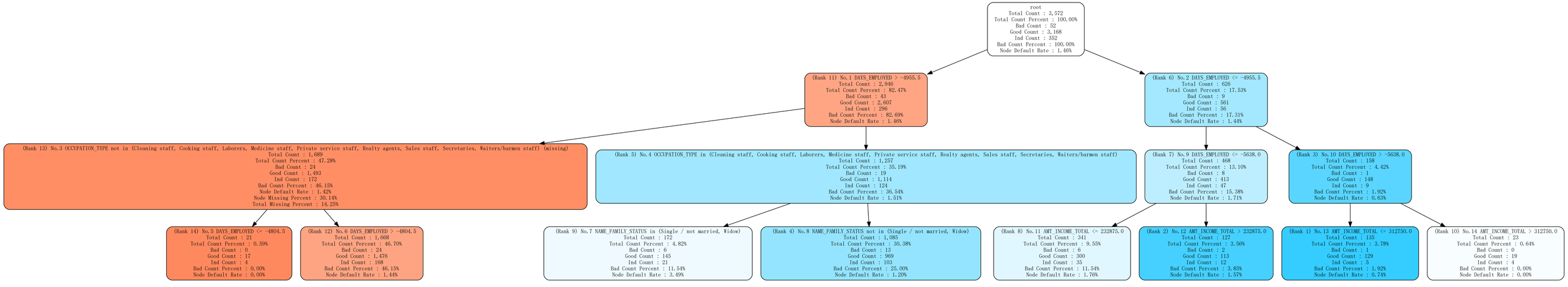
Test Tree: 10 - birth_year | 3 | (1972-01-01, 1984-01-01]



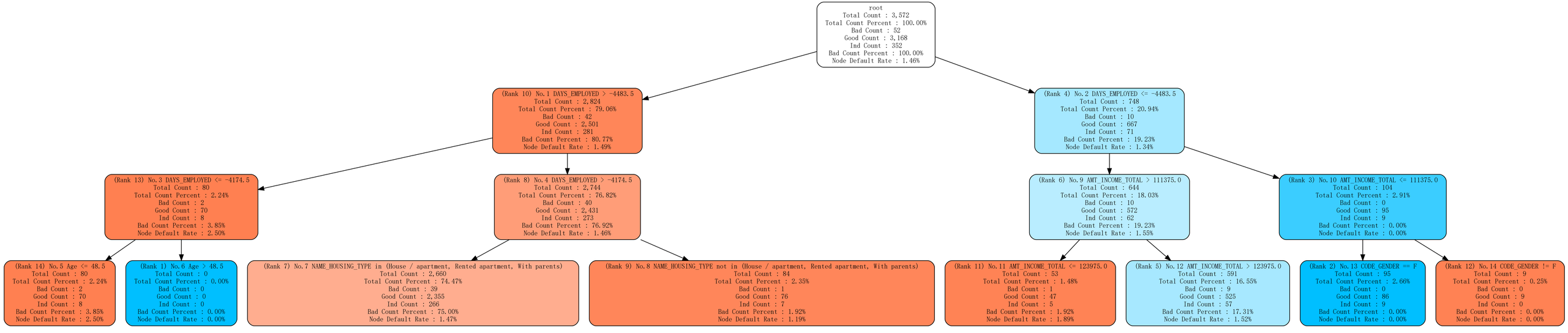
Test Tree: 11 - birth_year | 3 | (1972-01-01, 1984-01-01]



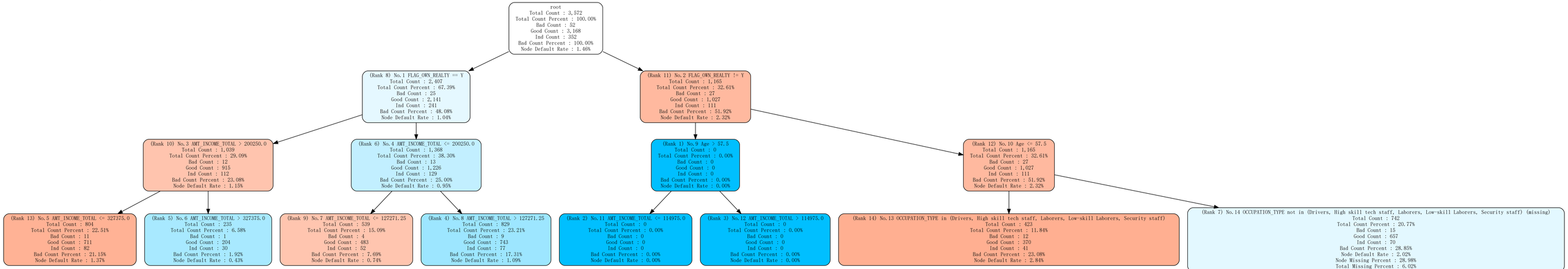
Test Tree: 12 - birth_year | 3 | (1972-01-01, 1984-01-01]



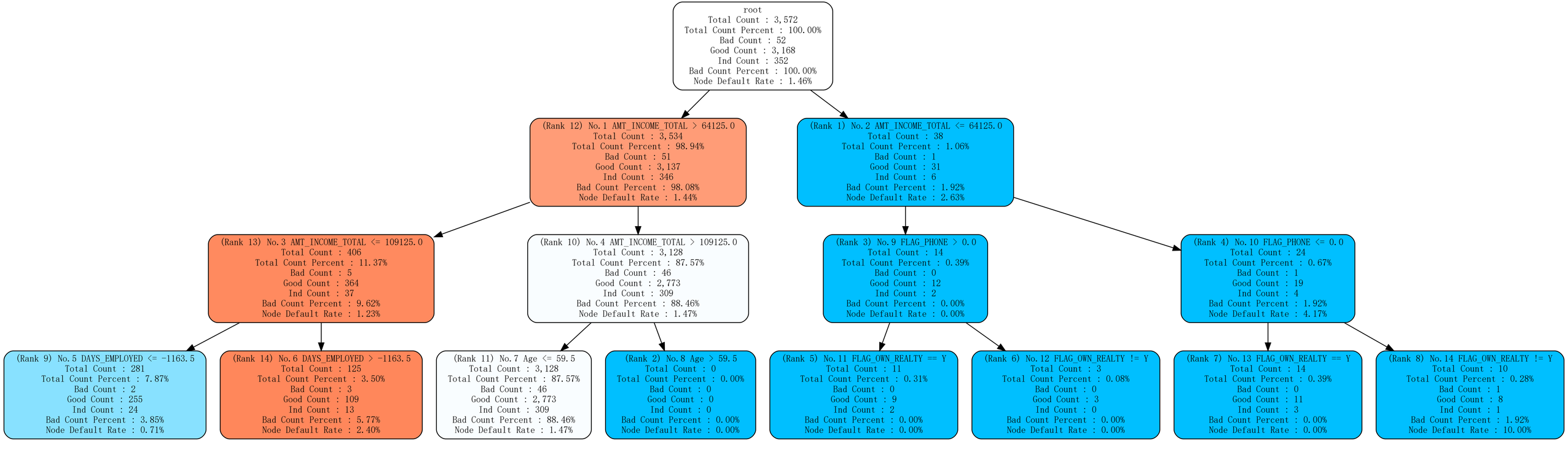
Test Tree: 13 - birth_year | 3 | (1972-01-01, 1984-01-01]



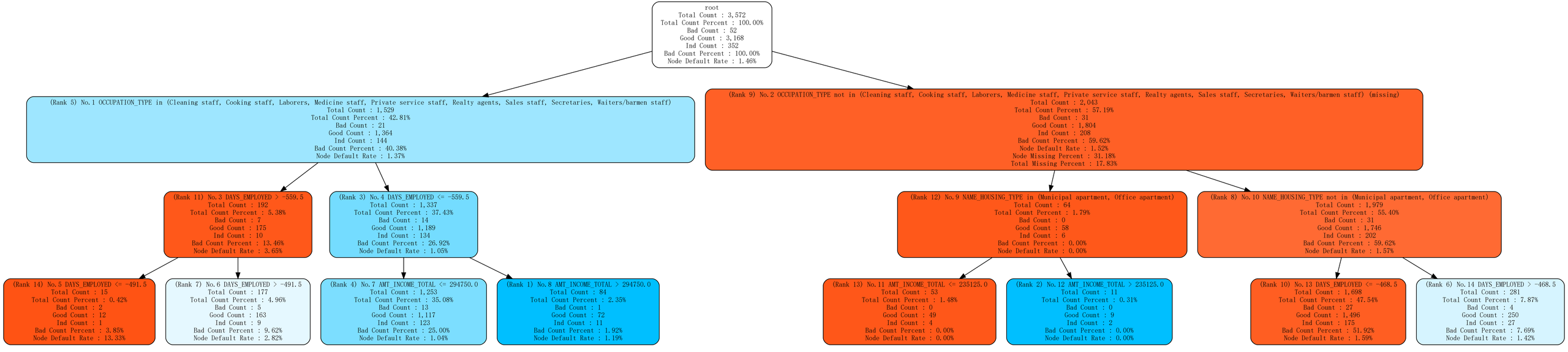
Test Tree: 14 - birth_year | 3 | (1972-01-01, 1984-01-01]



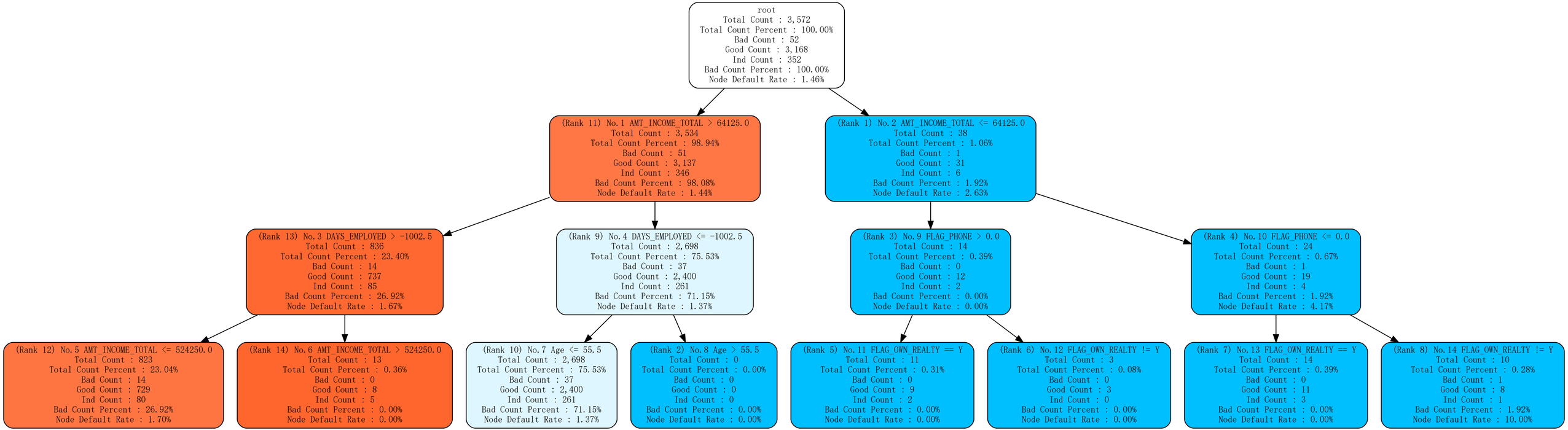
Test Tree: 15 - birth_year | 3 | (1972-01-01, 1984-01-01]



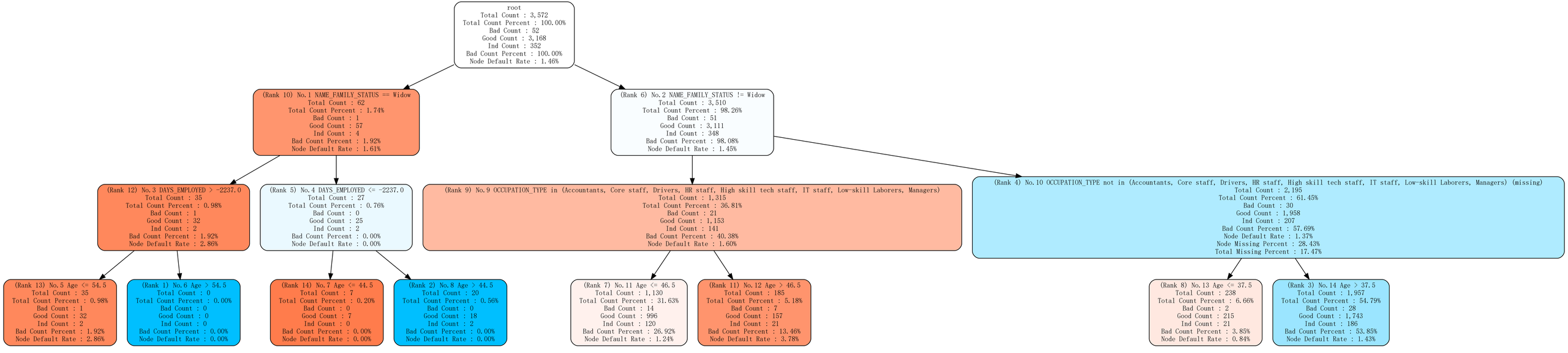
Test Tree: 16 - birth_year | 3 | (1972-01-01, 1984-01-01]



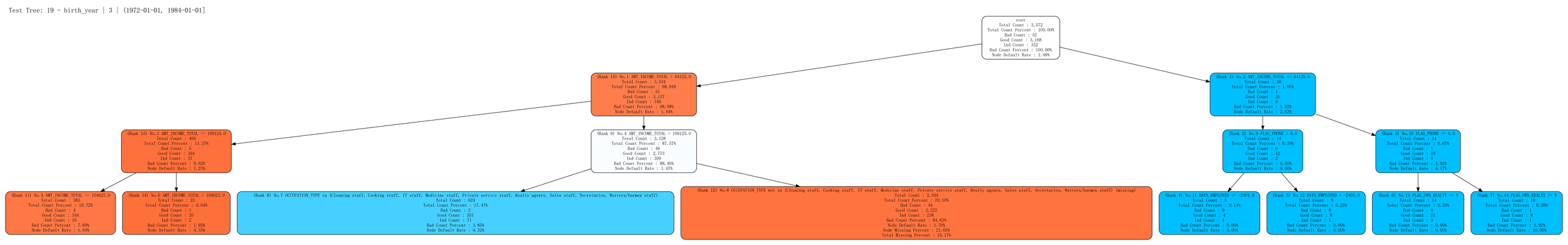
Test Tree: 17 - birth_year | 3 | (1972-01-01, 1984-01-01]



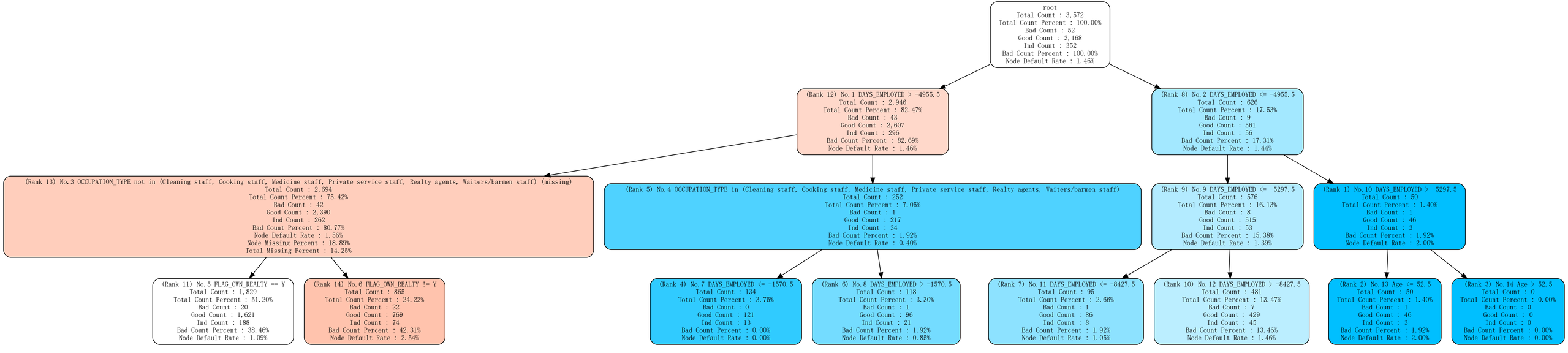
Test Tree: 18 - birth_year | 3 | (1972-01-01, 1984-01-01]



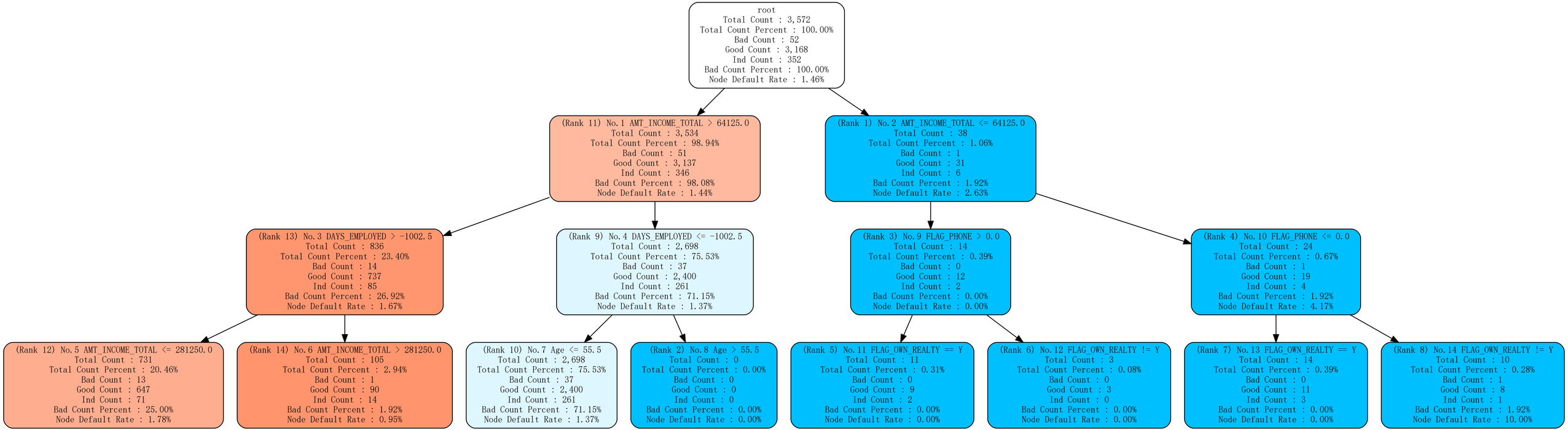
Test Tree: 19 - birth_year | 3 | (1972-01-01, 1984-01-01]



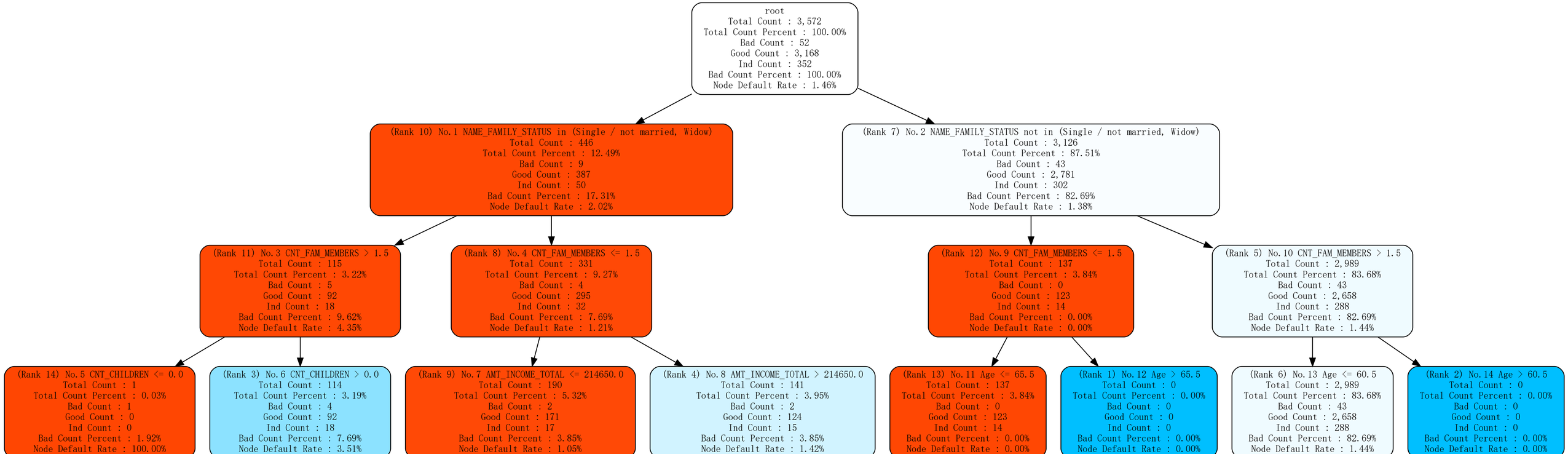
Test Tree: 20 - birth_year | 3 | (1972-01-01, 1984-01-01]



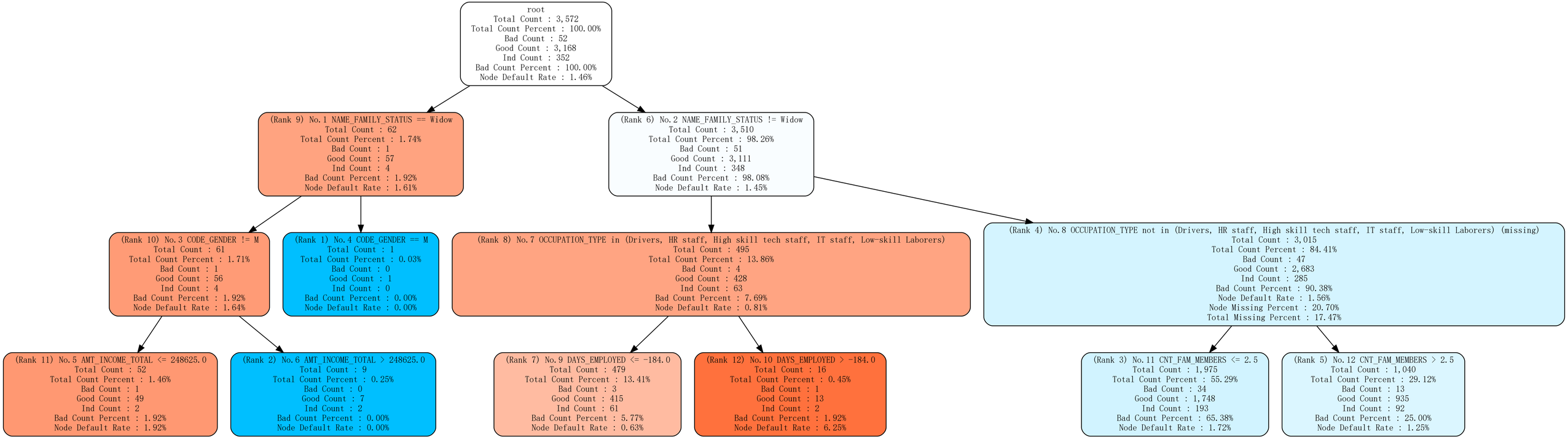
Test Tree: 21 - birth_year | 3 | (1972-01-01, 1984-01-01]



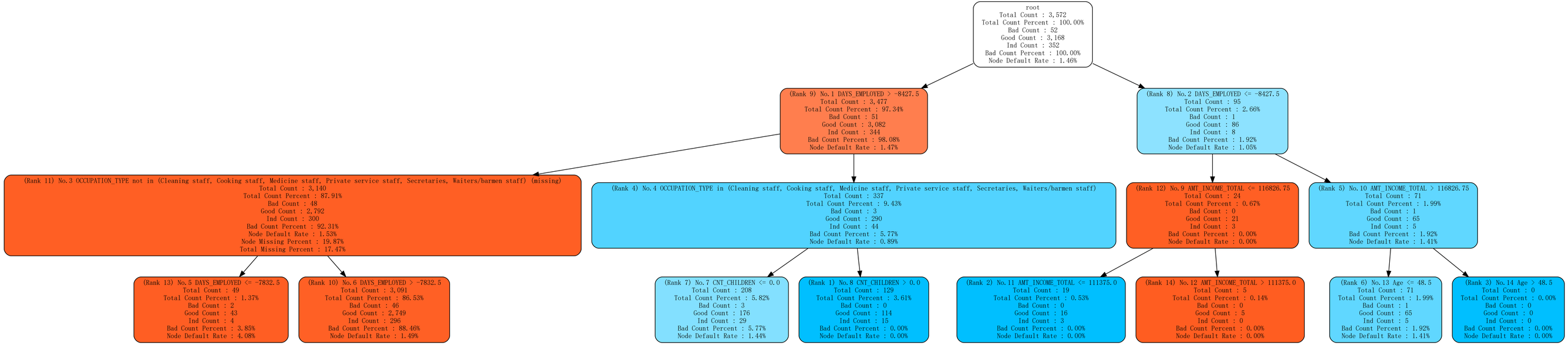
Test Tree: 22 - birth_year | 3 | (1972-01-01, 1984-01-01]



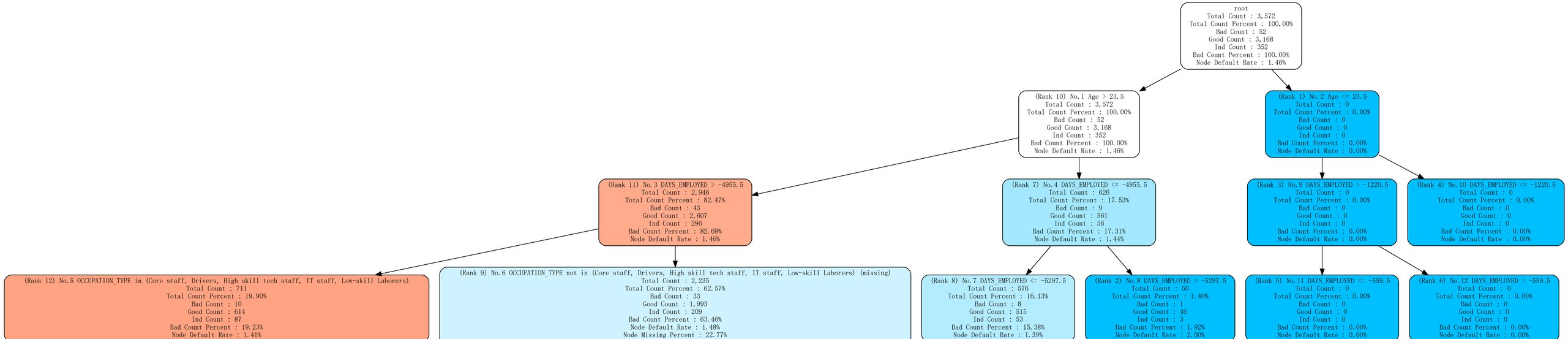
Test Tree: 23 - birth_year | 3 | (1972-01-01, 1984-01-01]



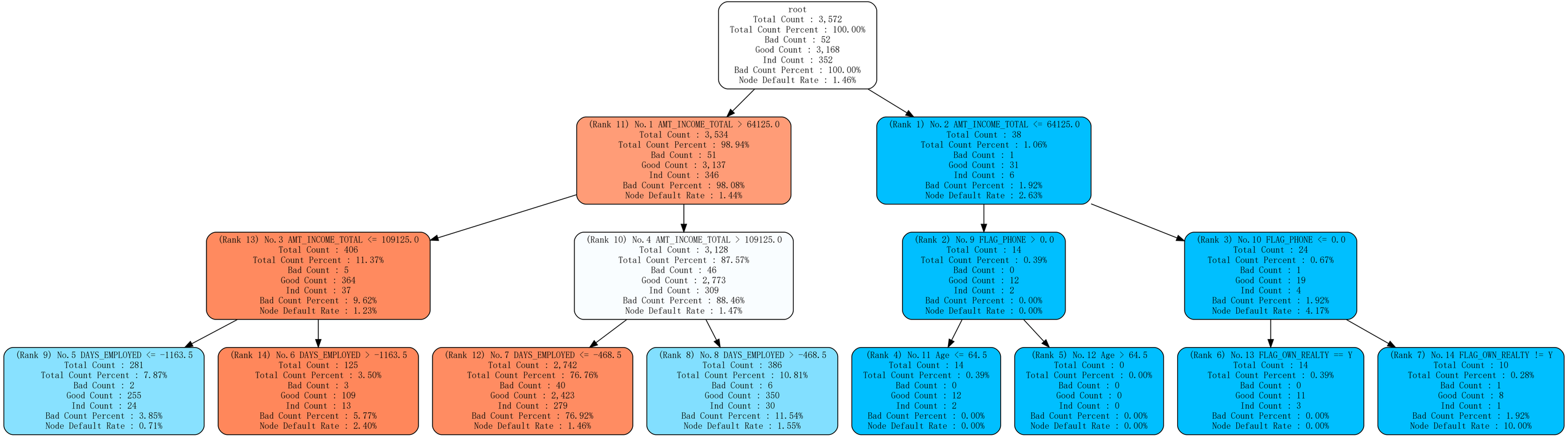
Test Tree: 24 - birth_year | 3 | (1972-01-01, 1984-01-01]



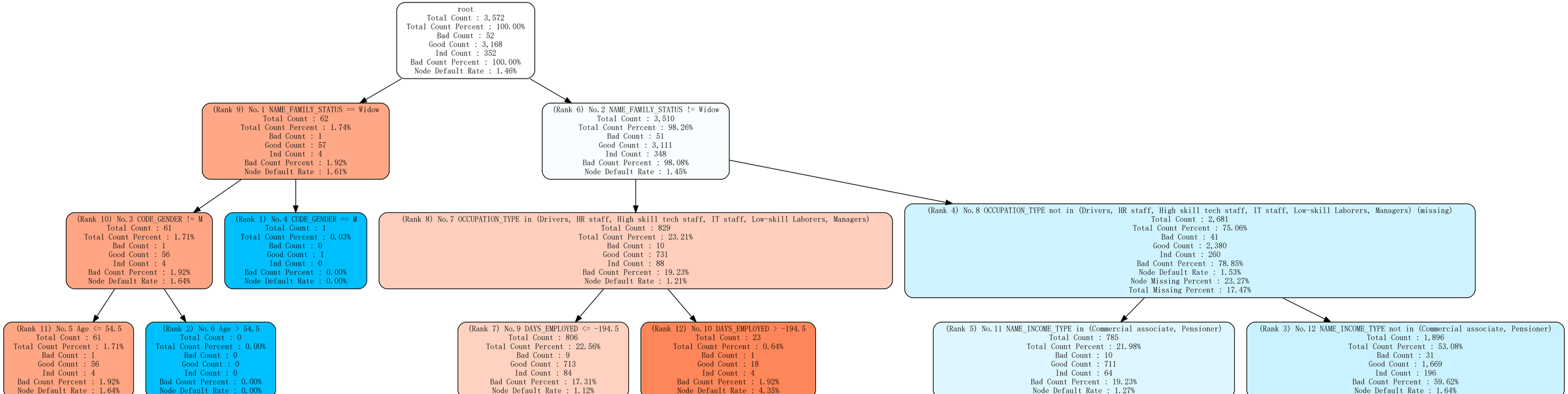
Test Tree: 25 - birth_year | 3 | (1972-01-01, 1984-01-01]



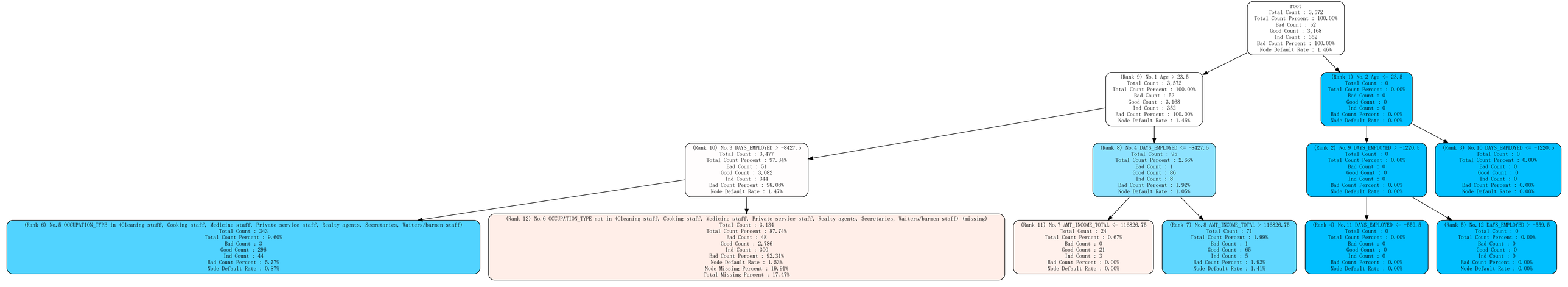
Test Tree: 26 - birth_year | 3 | (1972-01-01, 1984-01-01]



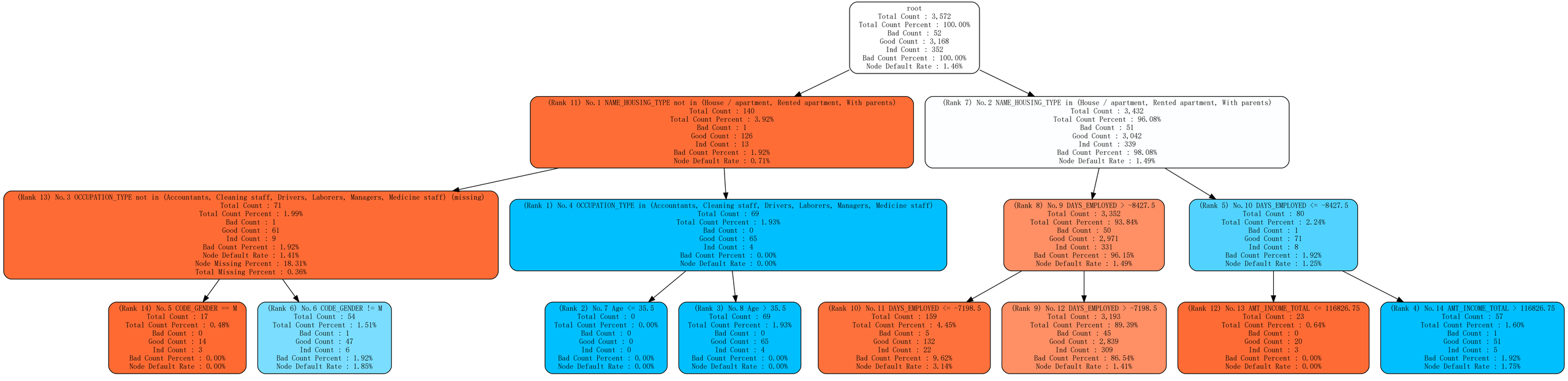
Test Tree: 27 - birth_year | 3 | (1972-01-01, 1984-01-01]



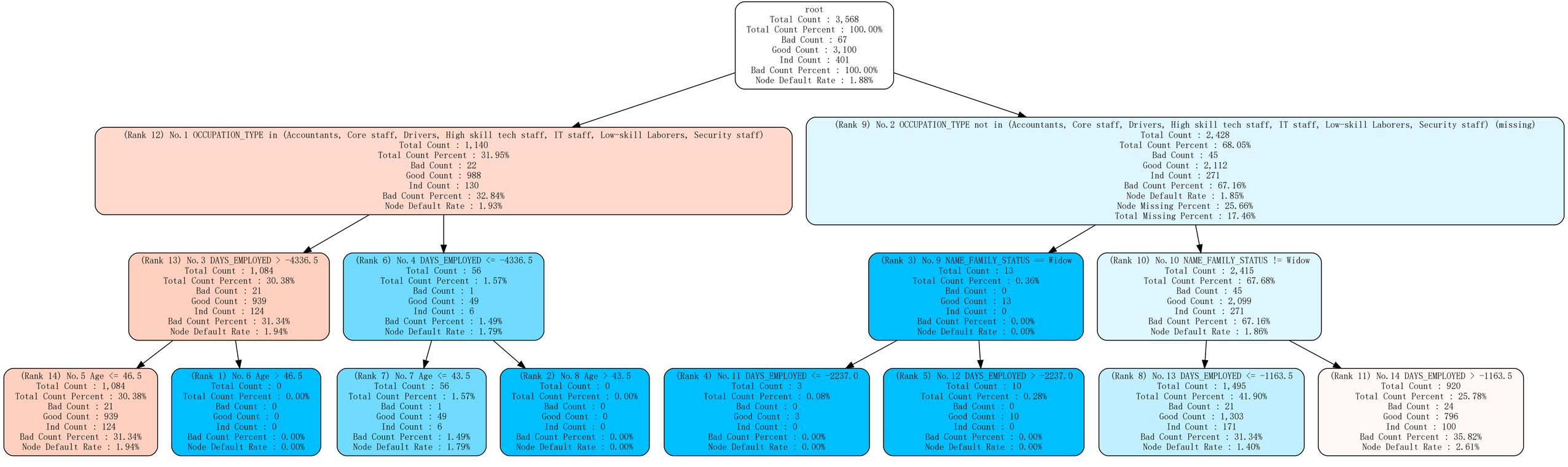
Test Tree: 28 - birth_year | 3 | (1972-01-01, 1984-01-01]



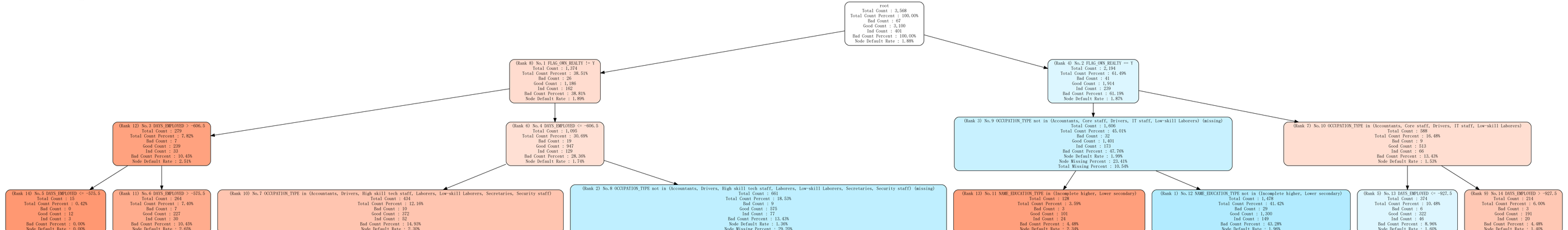
Test Tree: 29 - birth_year | 3 | (1972-01-01, 1984-01-01]



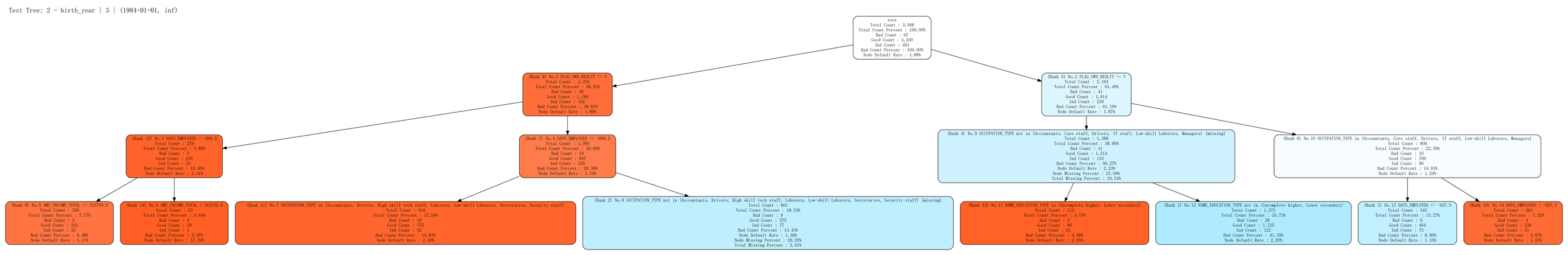
Test Tree: 0 - birth_year | 3 | (1984-01-01, inf)



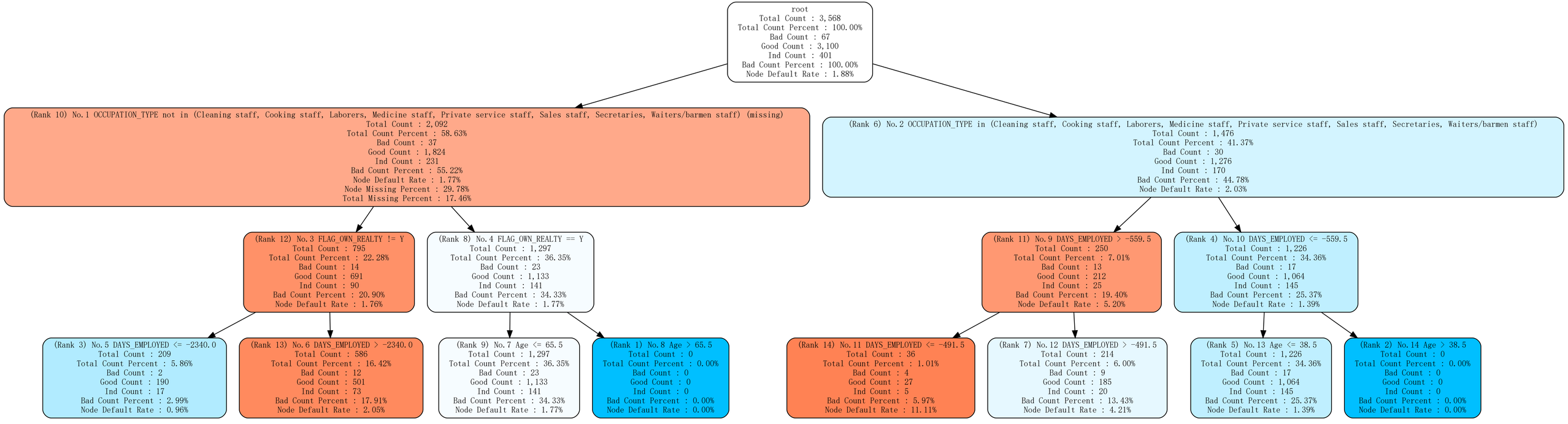
Test Tree: 1 - birth_year | 3 | (1984-01-01, inf)



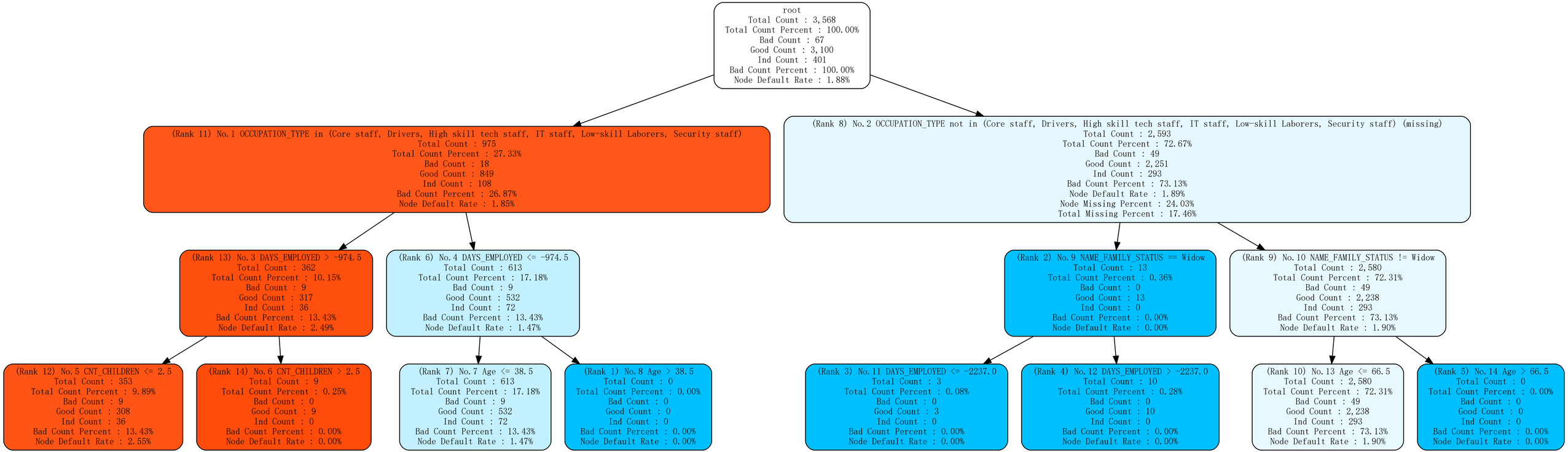
Test Tree: 2 - birth_year | 3 | (1984-01-01, inf)



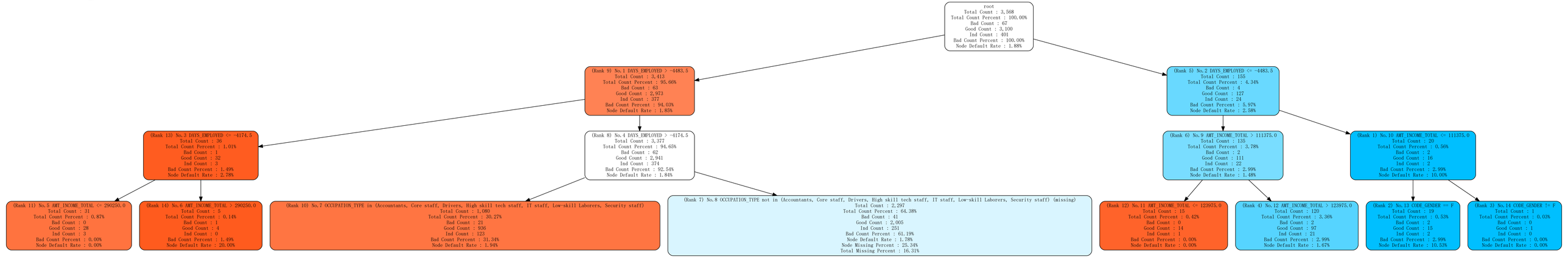
Test Tree: 3 - birth_year | 3 | (1984-01-01, inf)



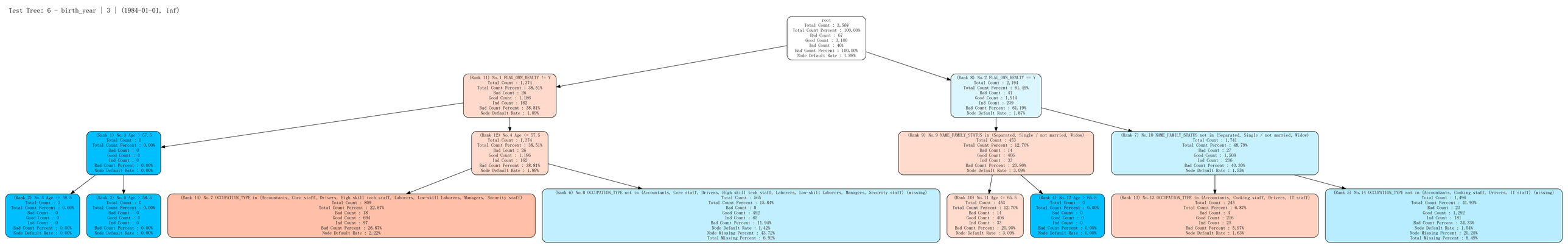
Test Tree: 4 - birth_year | 3 | (1984-01-01, inf)



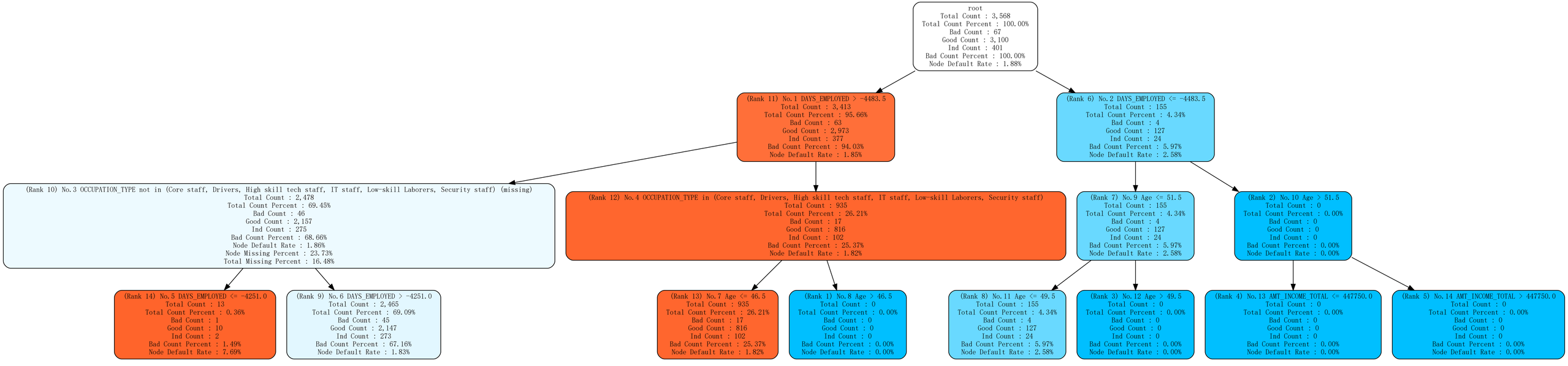
Test Tree: 5 - birth_year | 3 | (1984-01-01, inf)



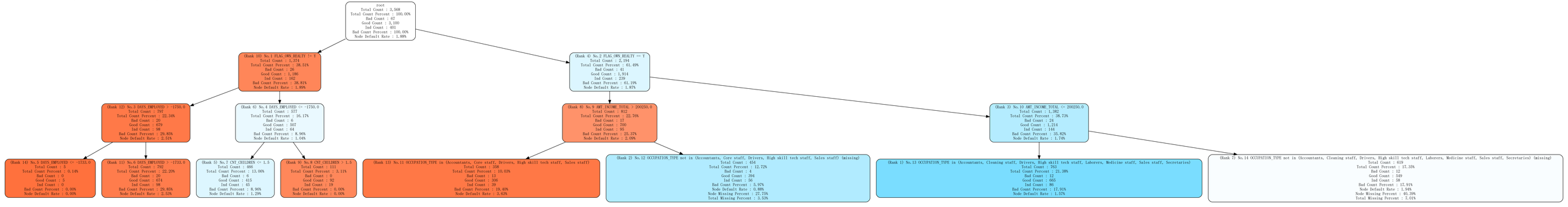
Test Tree: 6 - birth_year | 3 | (1984-01-01, inf)



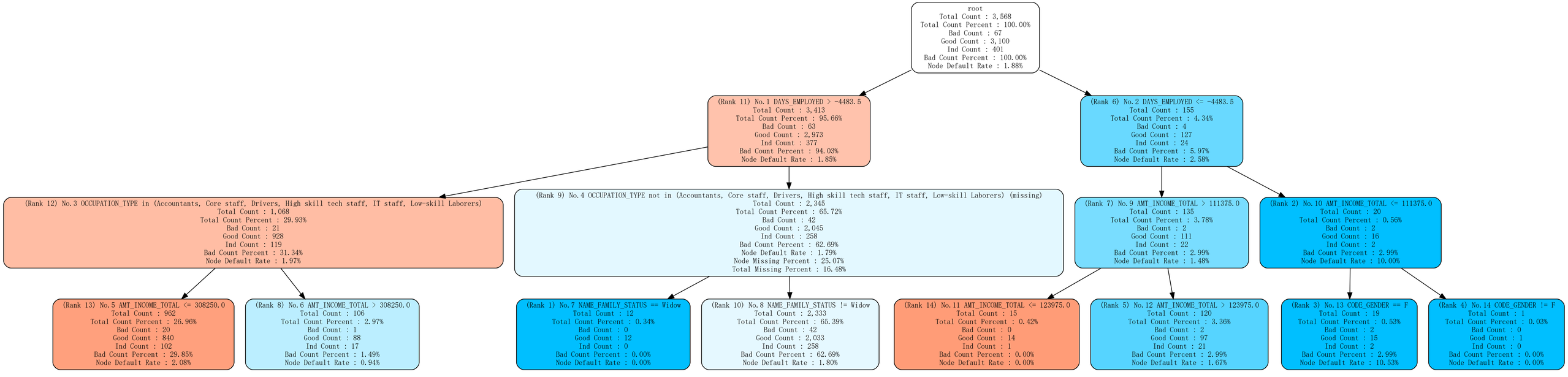
Test Tree: 7 - birth_year | 3 | (1984-01-01, inf)

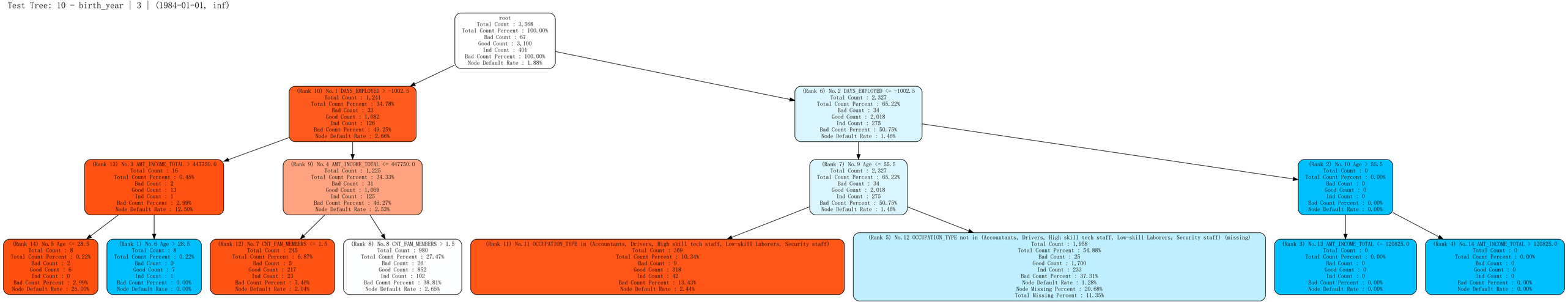


Test Tree: 8 - birth_year | 3 | (1984-01-01, inf)

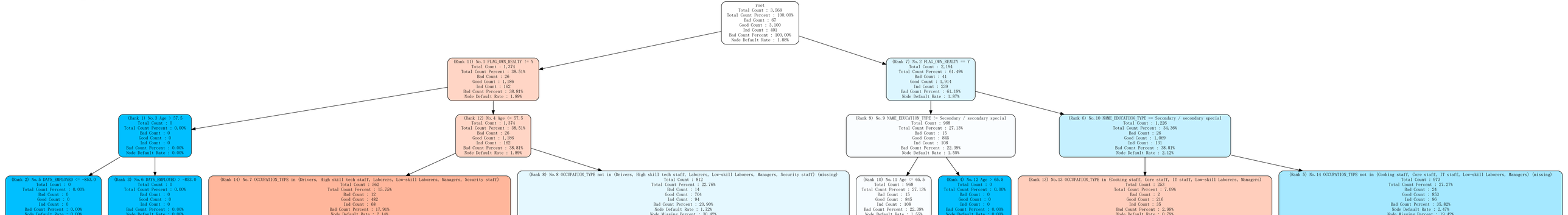


Test Tree: 9 - birth_year | 3 | (1984-01-01, inf)

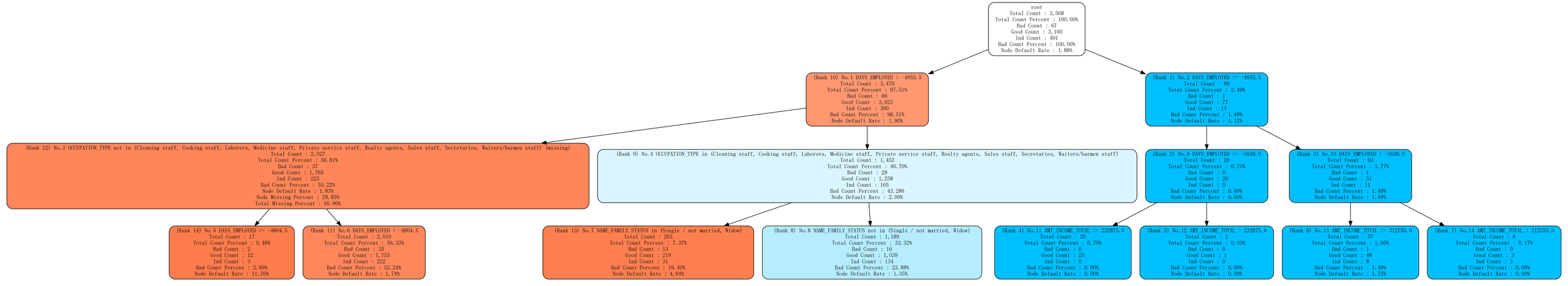



Test Tree: 10 - birth_year | 3 | (1984-01-01, inf)
root
Total Count : 3,568
Total Count Percent : 100.00%
Bad Count : 67
Good Count : 3,100
Ind Count : 401
Bad Count Percent : 100.00%
Node Default Rate : 1.88%
(Rank 10) No.1 DAYS_EMPLOYED > -1002.5
Total Count : 1,241
Total Count Percent : 34.78%
Bad Count : 33
Good Count : 1,082
Ind Count : 126
Bad Count Percent : 49.25%
Node Default Rate : 2.66%
(Rank 6) No.2 DAYS_EMPLOYED <= -1002.5
Total Count : 2,327
Total Count Percent : 65.22%
Bad Count : 34
Good Count : 2,018
Ind Count : 275
Bad Count Percent : 50.75%
Node Default Rate : 1.46%
(Rank 13) No.3 AMT_INCOME_TOTAL > 447750.0
Total Count : 16
Total Count Percent : 0.45%
Bad Count : 2
Good Count : 13
Ind Count : 1
Bad Count Percent : 2.99%
Node Default Rate : 12.50%
(Rank 9) No.4 AMT_INCOME_TOTAL <= 447750.0
Total Count : 1,225
Total Count Percent : 34.33%
Bad Count : 31
Good Count : 1,069
Ind Count : 125
Bad Count Percent : 46.27%
Node Default Rate : 2.53%
(Rank 7) No.9 Age <= 55.5
Total Count : 2,327
Total Count Percent : 65.22%
Bad Count : 34
Good Count : 2,018
Ind Count : 275
Bad Count Percent : 50.75%
Node Default Rate : 1.46%
(Rank 2) No.10 Age > 55.5
Total Count : 0
Total Count Percent : 0.00%
Bad Count : 0
Good Count : 0
Ind Count : 0
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 14) No.5 Age <= 28.5
Total Count : 8
Total Count Percent : 0.22%
Bad Count : 2
Good Count : 6
Ind Count : 0
Bad Count Percent : 2.99%
Node Default Rate : 25.00%
(Rank 1) No.6 Age > 28.5
Total Count : 8
Total Count Percent : 0.22%
Bad Count : 0
Good Count : 7
Ind Count : 1
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 12) No.7 CNT_FAM_MEMBERS <= 1.5
Total Count : 245
Total Count Percent : 6.87%
Bad Count : 5
Good Count : 217
Ind Count : 23
Bad Count Percent : 7.46%
Node Default Rate : 2.04%
(Rank 8) No.8 CNT_FAM_MEMBERS > 1.5
Total Count : 980
Total Count Percent : 27.47%
Bad Count : 26
Good Count : 852
Ind Count : 102
Bad Count Percent : 38.81%
Node Default Rate : 2.65%
(Rank 11) No.11 OCCUPATION_TYPE in (Accountants, Drivers, High skill tech staff, Low-skill Laborers, Security staff)
Total Count : 369
Total Count Percent : 10.34%
Bad Count : 9
Good Count : 318
Ind Count : 42
Bad Count Percent : 13.43%
Node Default Rate : 2.44%
(Rank 5) No.12 OCCUPATION_TYPE not in (Accountants, Drivers, High skill tech staff, Low-skill Laborers, Security staff) (missing)
Total Count : 1,958
Total Count Percent : 54.88%
Bad Count : 25
Good Count : 1,700
Ind Count : 233
Bad Count Percent : 37.31%
Node Default Rate : 1.28%
Node Missing Percent : 20.68%
Total Missing Percent : 11.35%
(Rank 3) No.13 AMT_INCOME_TOTAL <= 120825.0
Total Count : 0
Total Count Percent : 0.00%
Bad Count : 0
Good Count : 0
Ind Count : 0
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
(Rank 4) No.14 AMT_INCOME_TOTAL > 120825.0
Total Count : 0
Total Count Percent : 0.00%
Bad Count : 0
Good Count : 0
Ind Count : 0
Bad Count Percent : 0.00%
Node Default Rate : 0.00%

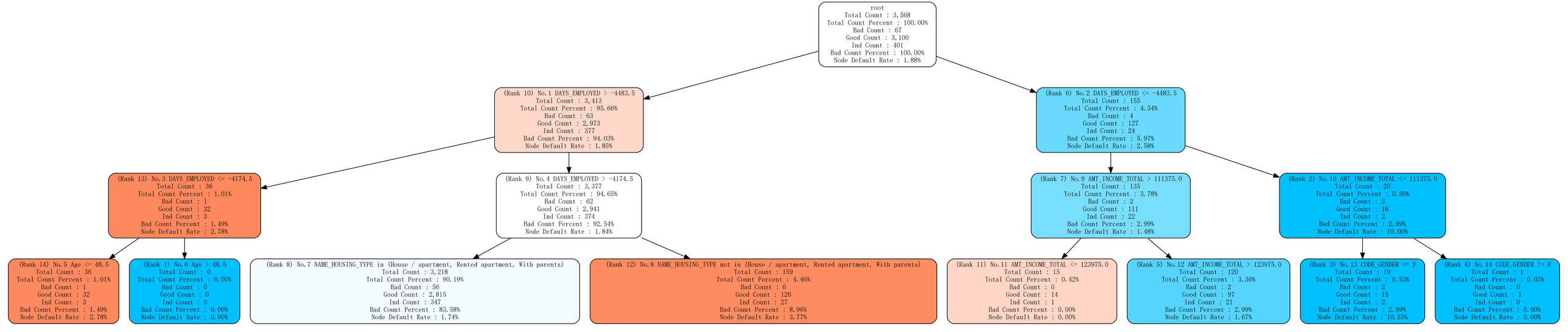
Test Tree: 11 - birth_year | 3 | (1984-01-01, inf)



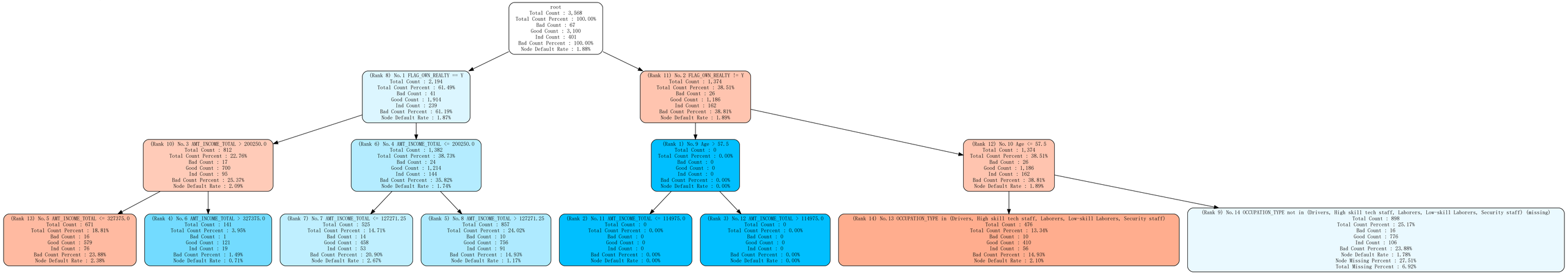
Test Tree: 12 - birth_year | 3 | (1984-01-01, inf)



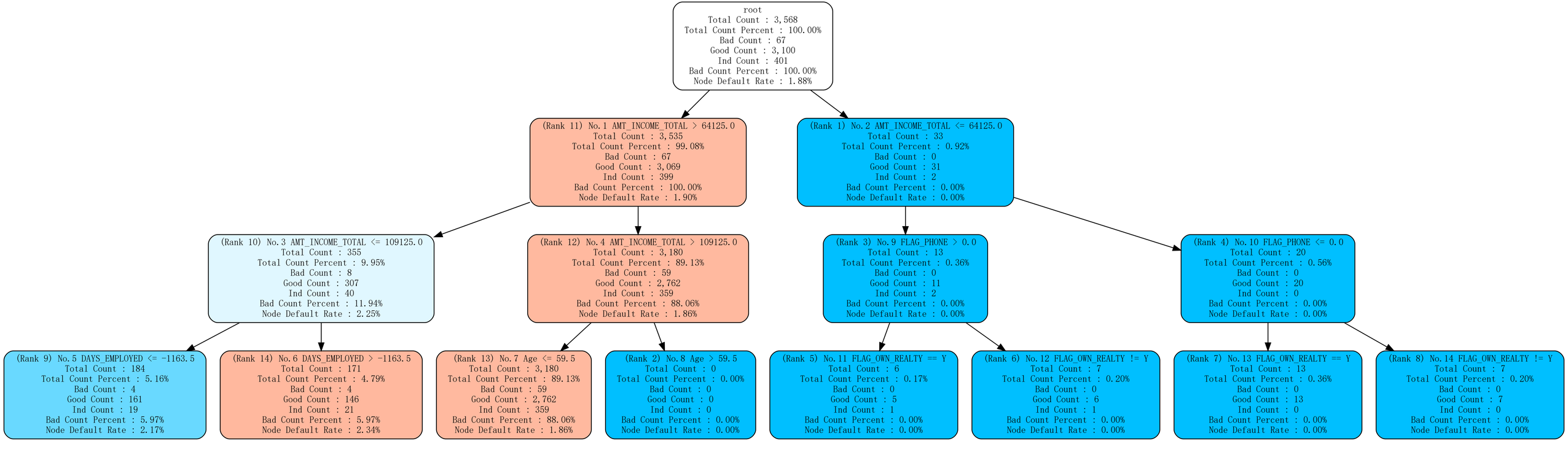
Test Tree: 13 - birth_year | 3 | (1984-01-01, inf)



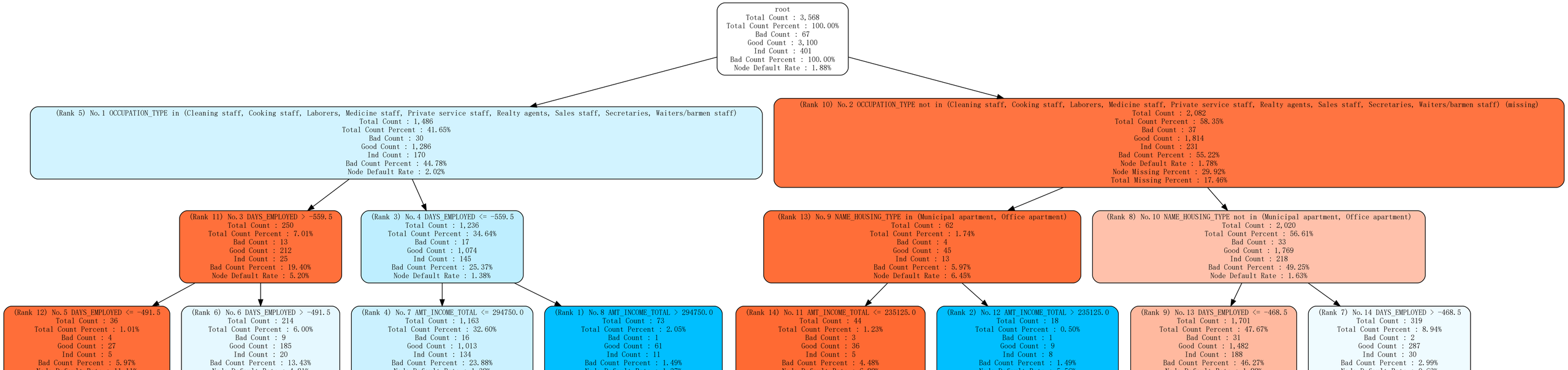
Test Tree: 14 - birth_year | 3 | (1984-01-01, inf)



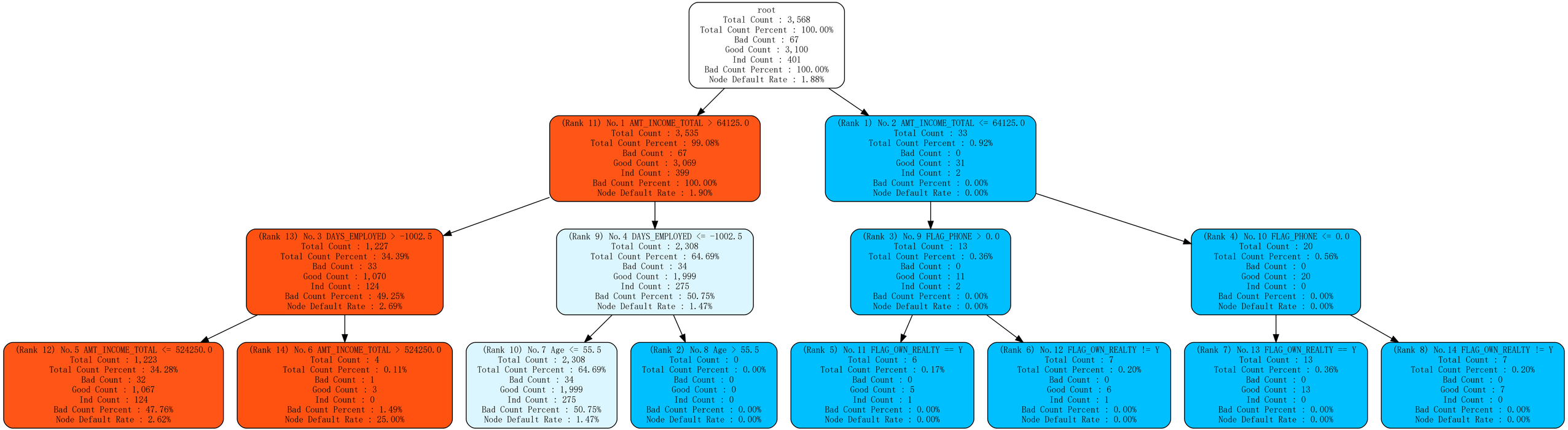
Test Tree: 15 - birth_year | 3 | (1984-01-01, inf)



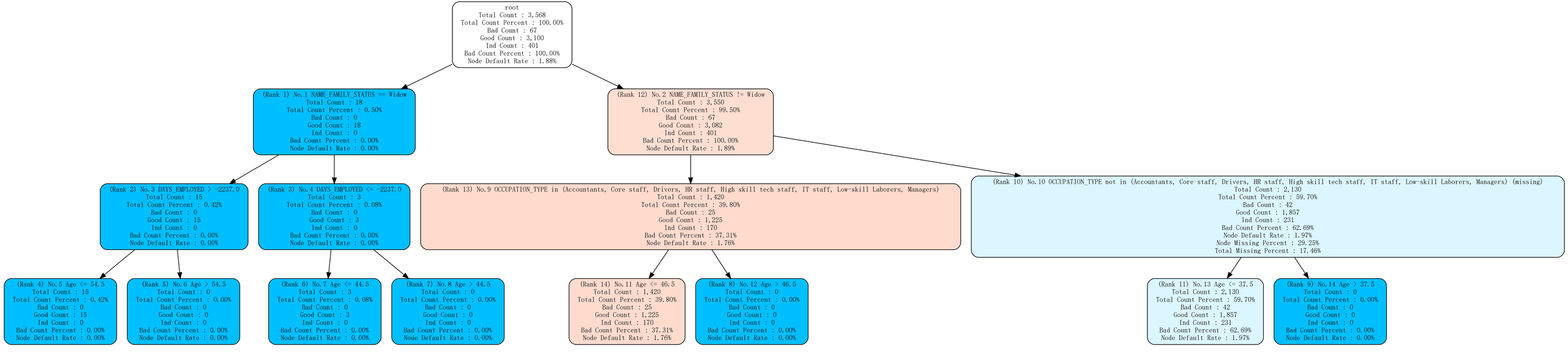
Test Tree: 16 - birth_year | 3 | (1984-01-01, inf)



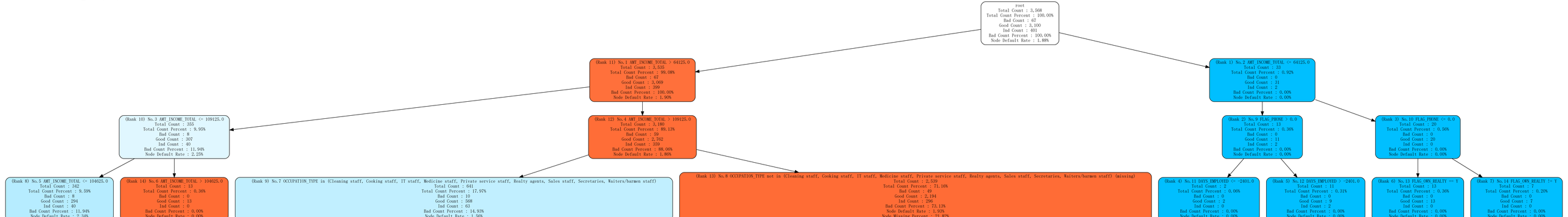
Test Tree: 17 - birth_year | 3 | (1984-01-01, inf)



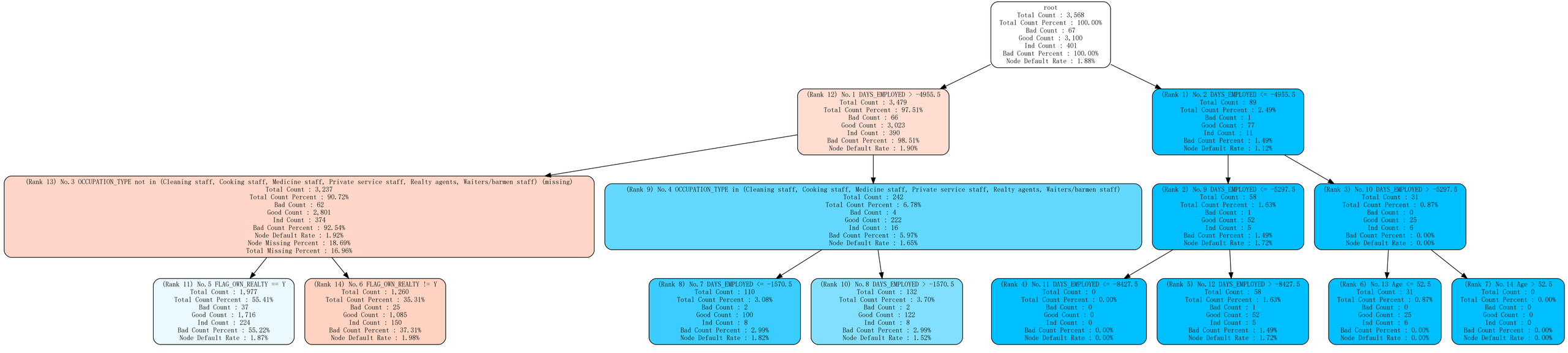
Test Tree: 18 - birth_year | 3 | (1984-01-01, inf)



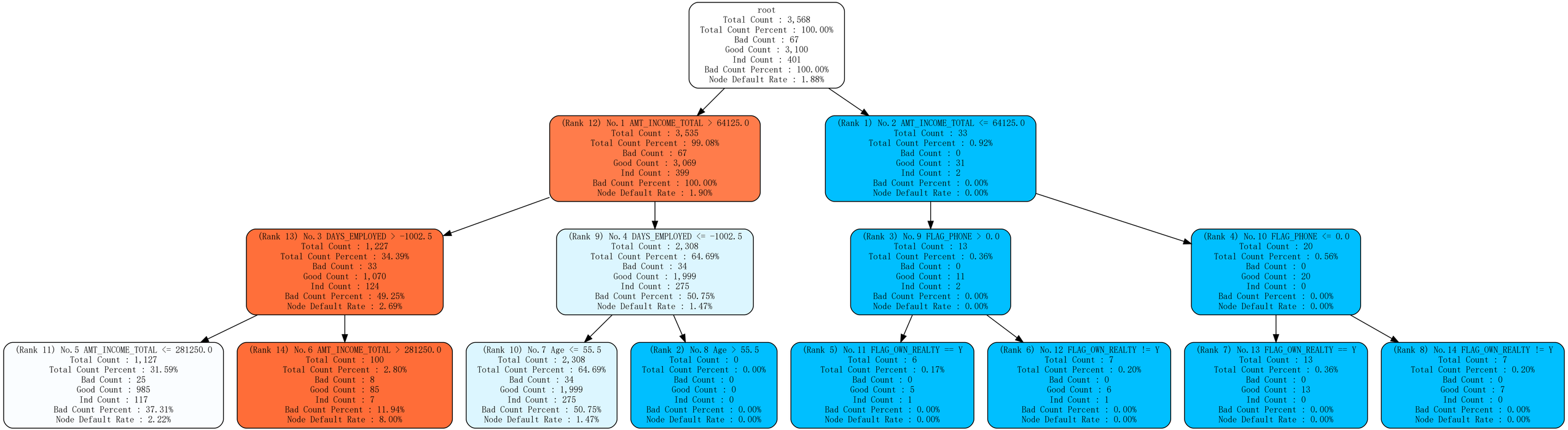
Test Tree: 19 - birth_year | 3 | (1984-01-01, inf)



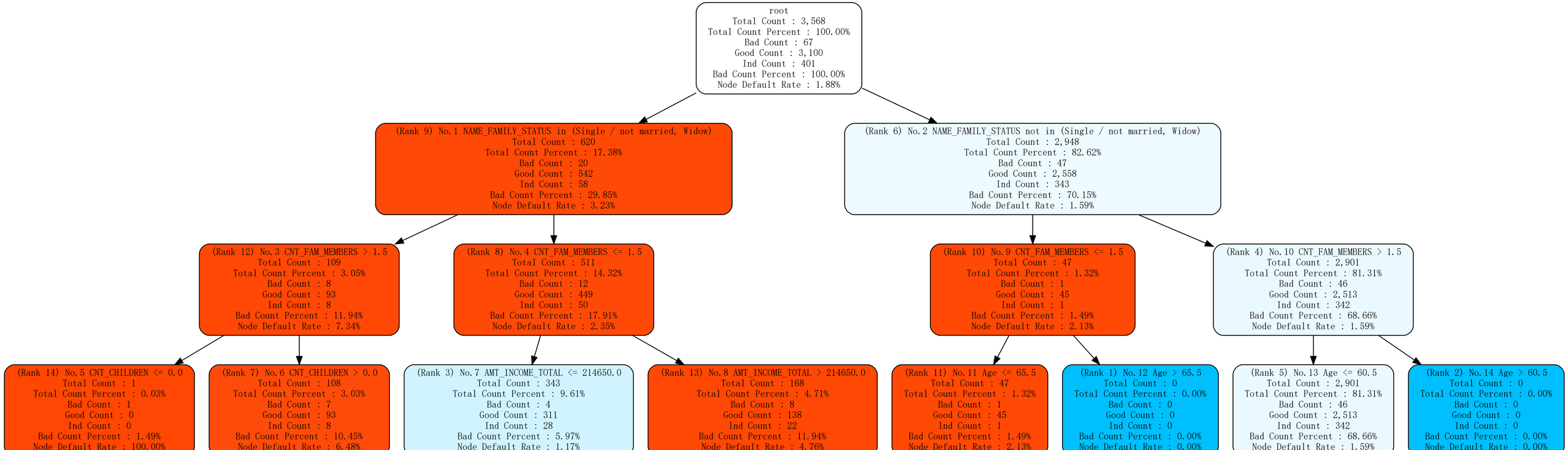
Test Tree: 20 - birth_year | 3 | (1984-01-01, inf)



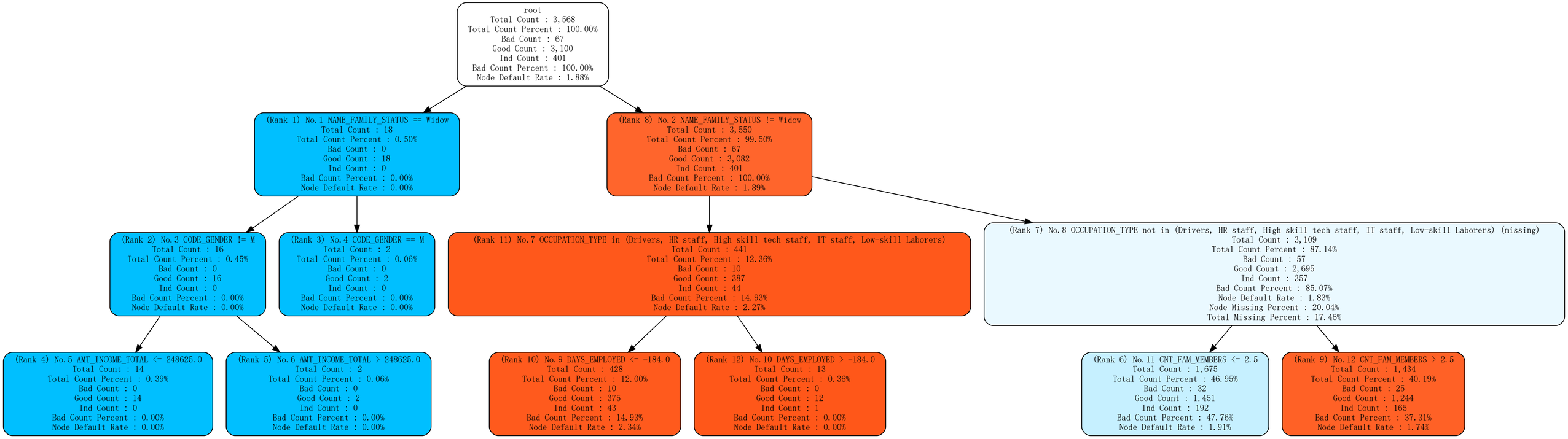
Test Tree: 21 - birth_year | 3 | (1984-01-01, inf)



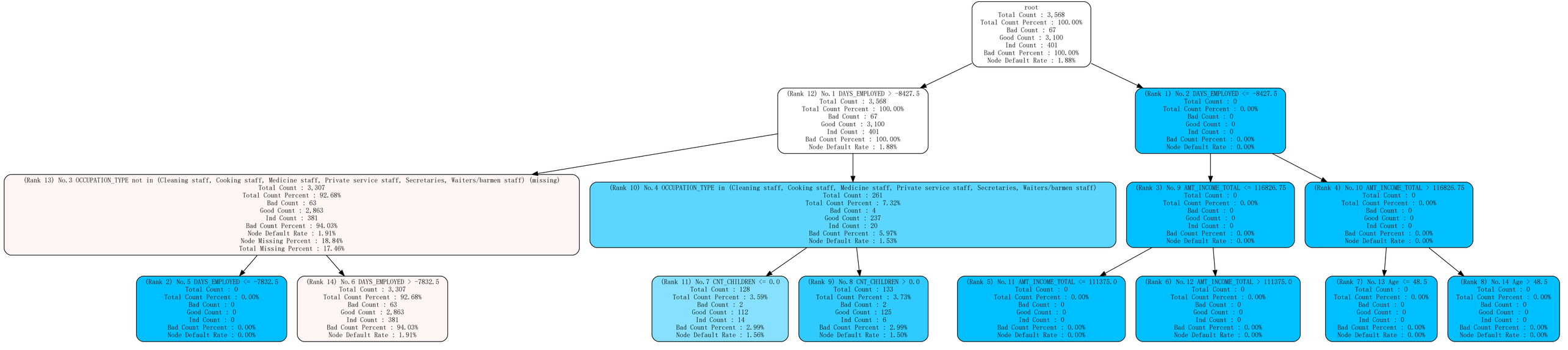
Test Tree: 22 - birth_year | 3 | (1984-01-01, inf)



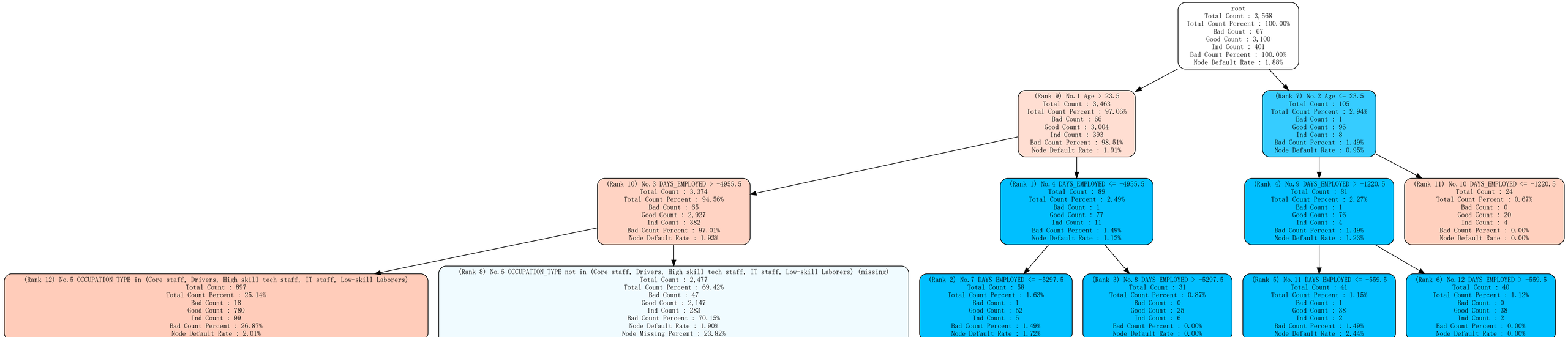
Test Tree: 23 - birth_year | 3 | (1984-01-01, inf)



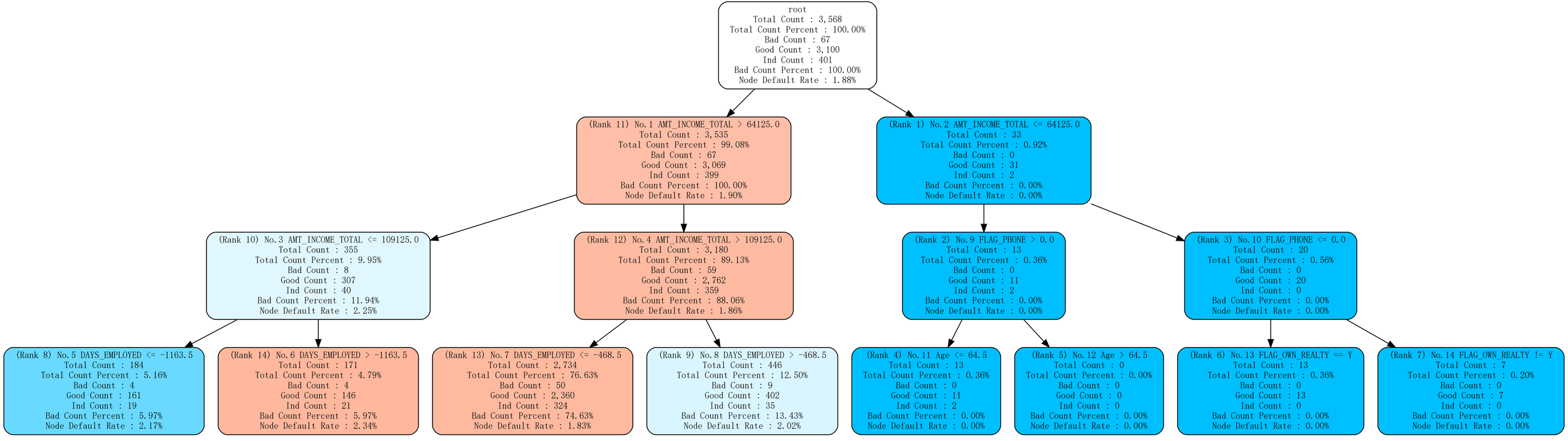
Test Tree: 24 - birth_year | 3 | (1984-01-01, inf)



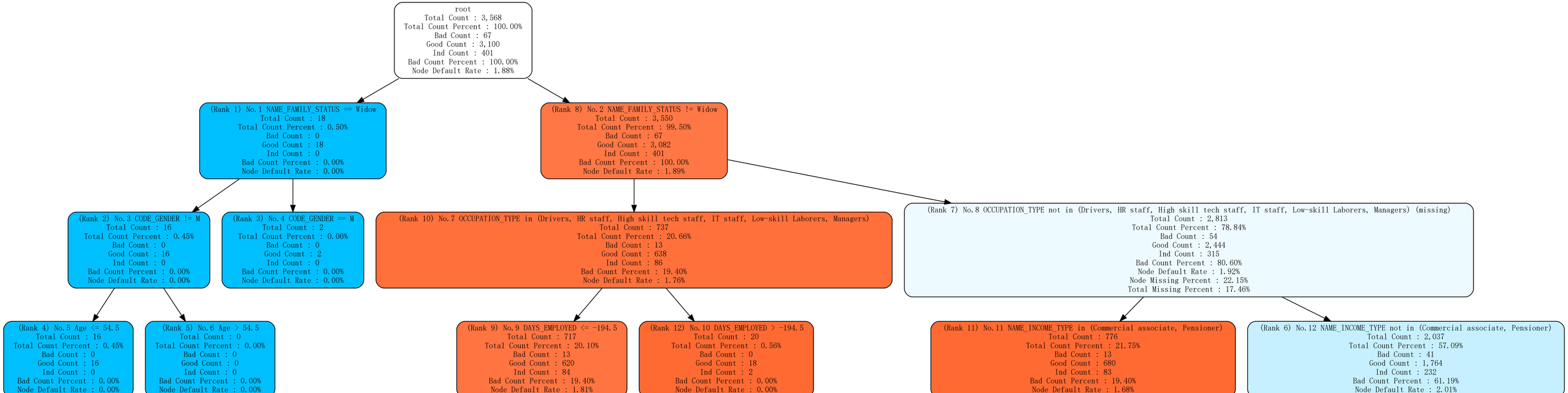
Test Tree: 25 - birth_year | 3 | (1984-01-01, inf)



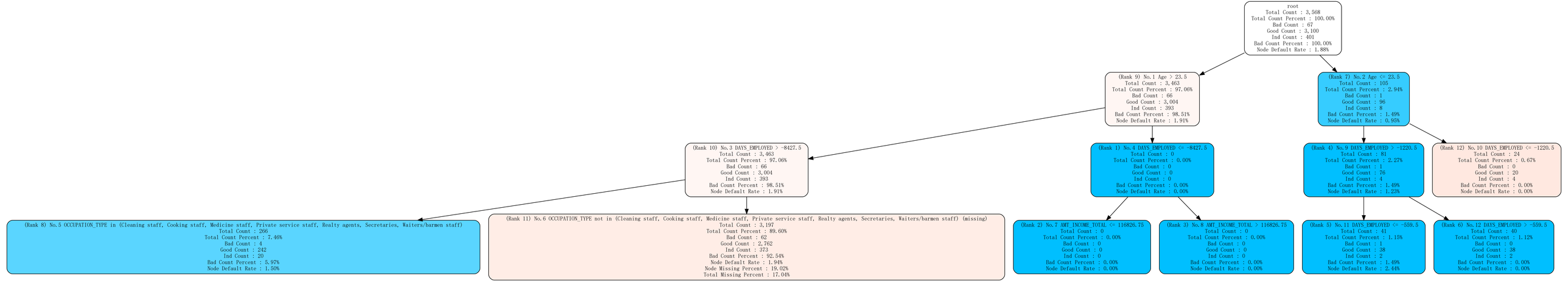
Test Tree: 26 - birth_year | 3 | (1984-01-01, inf)



Test Tree: 27 - birth_year | 3 | (1984-01-01, inf)



Test Tree: 28 - birth_year | 3 | (1984-01-01, inf)



Test Tree: 29 - birth_year | 3 | (1984-01-01, inf)