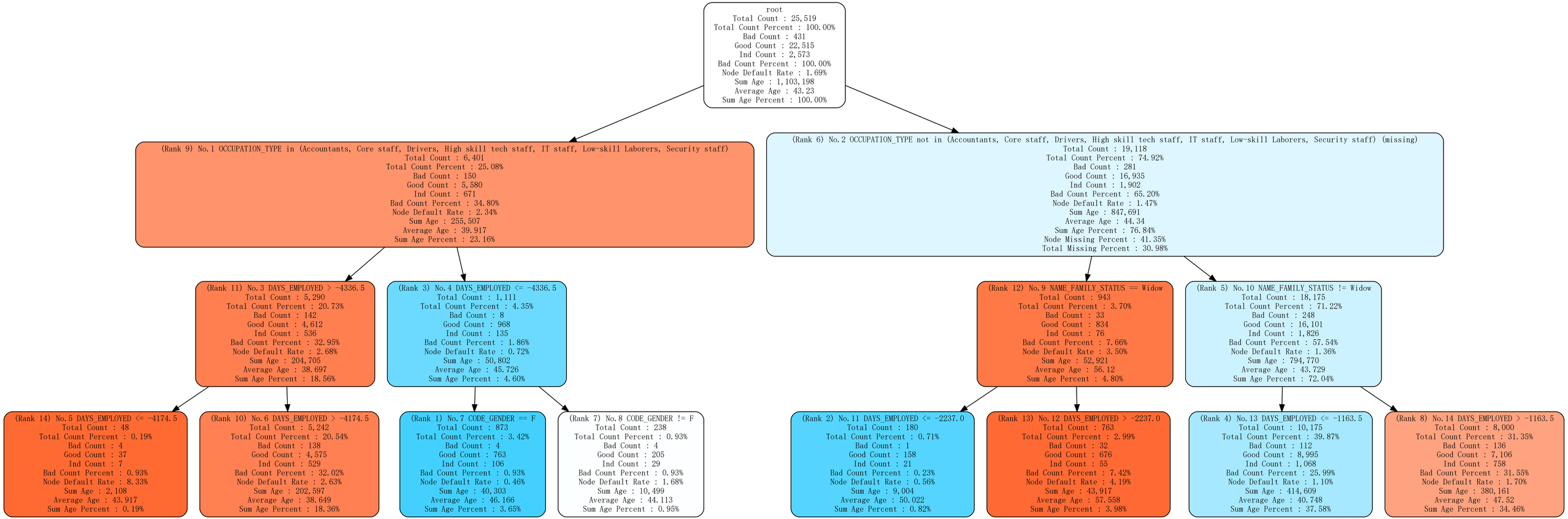
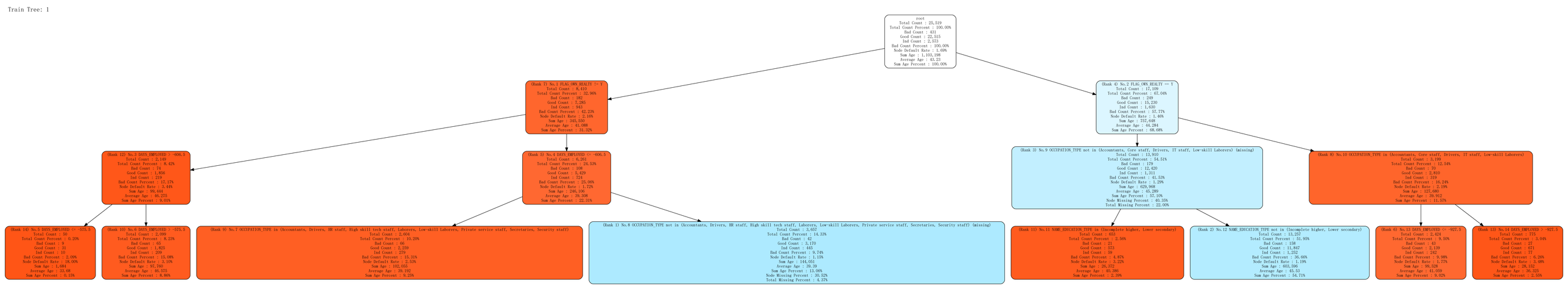
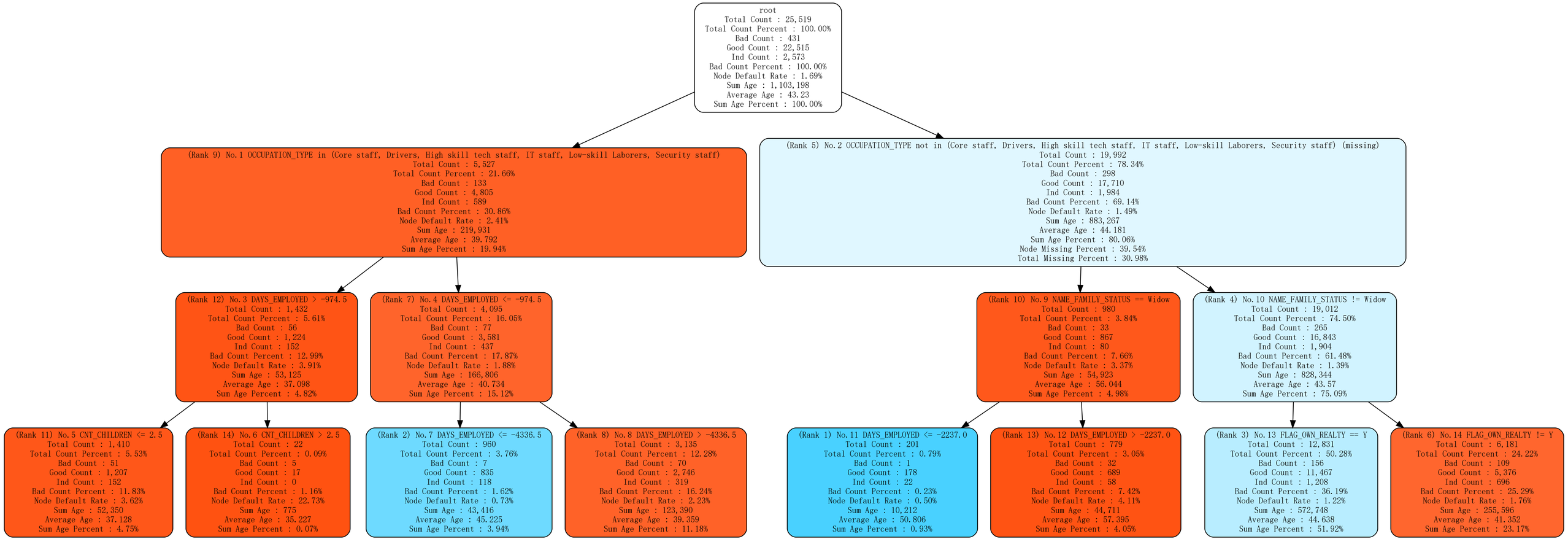
Train Tree: 0


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%
Sum Age : 1,103,198
Average Age : 43.23
Sum Age Percent : 100.00%
(Rank 9) 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%
Sum Age : 255,507
Average Age : 39.917
Sum Age Percent : 23.16%
(Rank 6) 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%
Sum Age : 847,691
Average Age : 44.34
Sum Age Percent : 76.84%
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%
Sum Age : 204,705
Average Age : 38.697
Sum Age Percent : 18.56%
(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%
Sum Age : 50,802
Average Age : 45.726
Sum Age Percent : 4.60%
(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%
Sum Age : 52,921
Average Age : 56.12
Sum Age Percent : 4.80%
(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%
Sum Age : 794,770
Average Age : 43.729
Sum Age Percent : 72.04%
(Rank 14) No.5 DAYS_EMPLOYED <= -4174.5
Total Count : 48
Total Count Percent : 0.19%
Bad Count : 4
Good Count : 37
Ind Count : 7
Bad Count Percent : 0.93%
Node Default Rate : 8.33%
Sum Age : 2,108
Average Age : 43.917
Sum Age Percent : 0.19%
(Rank 10) No.6 DAYS_EMPLOYED > -4174.5
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%
Sum Age : 202,597
Average Age : 38.649
Sum Age Percent : 18.36%
(Rank 1) No.7 CODE_GENDER == F
Total Count : 873
Total Count Percent : 3.42%
Bad Count : 4
Good Count : 763
Ind Count : 106
Bad Count Percent : 0.93%
Node Default Rate : 0.46%
Sum Age : 40,303
Average Age : 46.166
Sum Age Percent : 3.65%
(Rank 7) No.8 CODE_GENDER != F
Total Count : 238
Total Count Percent : 0.93%
Bad Count : 4
Good Count : 205
Ind Count : 29
Bad Count Percent : 0.93%
Node Default Rate : 1.68%
Sum Age : 10,499
Average Age : 44.113
Sum Age Percent : 0.95%
(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%
Sum Age : 9,004
Average Age : 50.022
Sum Age Percent : 0.82%
(Rank 13) 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%
Sum Age : 43,917
Average Age : 57.558
Sum Age Percent : 3.98%
(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%
Sum Age : 414,609
Average Age : 40.748
Sum Age Percent : 37.58%
(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%
Sum Age : 380,161
Average Age : 47.52
Sum Age Percent : 34.46%

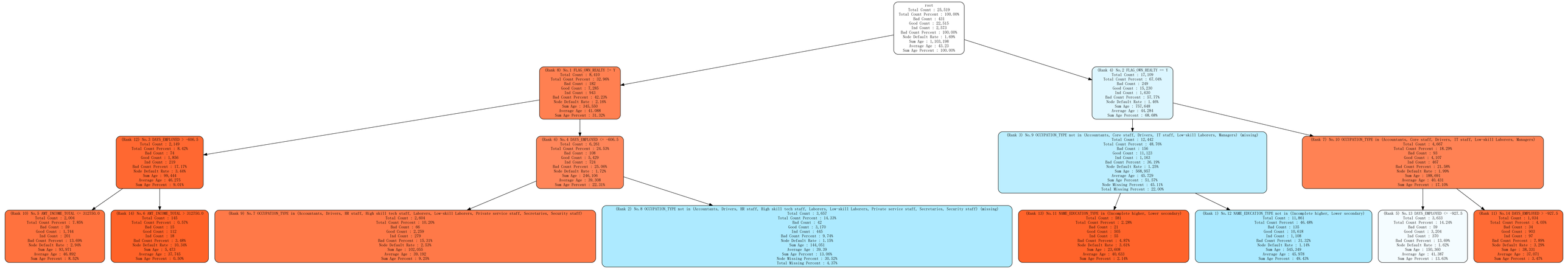
Train Tree: 1


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%
Sum Age : 1,103,198
Average Age : 43.23
Sum Age Percent : 100.00%
(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%
Sum Age : 345,550
Average Age : 41.088
Sum Age Percent : 31.32%
(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%
Sum Age : 757,648
Average Age : 44.284
Sum Age Percent : 68.68%
(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%
Sum Age : 99,444
Average Age : 46.275
Sum Age Percent : 9.01%
(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%
Sum Age : 246,106
Average Age : 39.308
Sum Age Percent : 22.31%
(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%
Sum Age : 629,968
Average Age : 45.289
Sum Age Percent : 57.10%
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%
Sum Age : 127,680
Average Age : 39.912
Sum Age Percent : 11.57%
(Rank 14) No.5 DAYS_EMPLOYED <= -578.5
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%
Sum Age : 1,684
Average Age : 33.68
Sum Age Percent : 0.15%
(Rank 10) No.6 DAYS_EMPLOYED > -578.5
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%
Sum Age : 97,760
Average Age : 46.575
Sum Age Percent : 8.86%
(Rank 9) No.7 OCCUPATION_TYPE in (Accountants, Drivers, HR staff, High skill tech staff, Laborers, Low-skill Laborers, Private service staff, Secretaries, Security staff)
Total Count : 2,604
Total Count Percent : 10.20%
Bad Count : 66
Good Count : 2,259
Ind Count : 279
Bad Count Percent : 15.31%
Node Default Rate : 2.53%
Sum Age : 102,055
Average Age : 39.192
Sum Age Percent : 9.25%
(Rank 1) No.8 OCCUPATION_TYPE not in (Accountants, Drivers, HR staff, High skill tech staff, Laborers, Low-skill Laborers, Private service staff, Secretaries, Security staff) (missing)
Total Count : 3,657
Total Count Percent : 14.33%
Bad Count : 42
Good Count : 3,170
Ind Count : 445
Bad Count Percent : 9.74%
Node Default Rate : 1.15%
Sum Age : 144,051
Average Age : 39.39
Sum Age Percent : 13.06%
Node Missing Percent : 30.52%
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%
Sum Age : 26,372
Average Age : 40.386
Sum Age Percent : 2.39%
(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%
Sum Age : 603,596
Average Age : 45.53
Sum Age Percent : 54.71%
(Rank 6) No.13 DAYS_EMPLOYED <= -927.0
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%
Sum Age : 99,528
Average Age : 41.059
Sum Age Percent : 9.02%
(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 : 6.20%
Node Default Rate : 3.48%
Sum Age : 28,152
Average Age : 36.325
Sum Age Percent : 2.55%

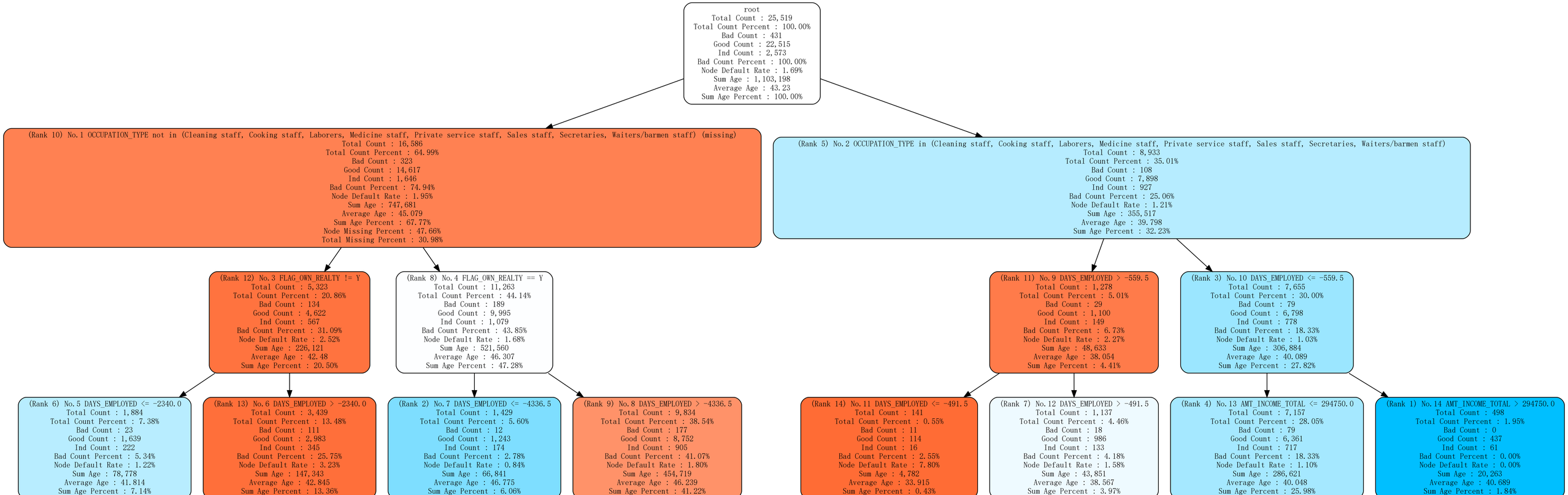
Train Tree: 2


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%
Sum Age : 1,103,198
Average Age : 43.23
Sum Age Percent : 100.00%
(Rank 9) 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%
Sum Age : 219,931
Average Age : 39.792
Sum Age Percent : 19.94%
(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%
Sum Age : 883,267
Average Age : 44.181
Sum Age Percent : 80.06%
Node Missing Percent : 39.54%
Total Missing Percent : 30.98%
(Rank 12) 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%
Sum Age : 53,125
Average Age : 37.098
Sum Age Percent : 4.82%
(Rank 7) 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%
Sum Age : 166,806
Average Age : 40.734
Sum Age Percent : 15.12%
(Rank 10) 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%
Sum Age : 54,923
Average Age : 56.044
Sum Age Percent : 4.98%
(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%
Sum Age : 828,344
Average Age : 43.57
Sum Age Percent : 75.09%
(Rank 11) 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%
Sum Age : 52,350
Average Age : 37.128
Sum Age Percent : 4.75%
(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%
Sum Age : 775
Average Age : 35.227
Sum Age Percent : 0.07%
(Rank 2) No.7 DAYS_EMPLOYED <= -4336.5
Total Count : 960
Total Count Percent : 3.76%
Bad Count : 7
Good Count : 835
Ind Count : 118
Bad Count Percent : 1.62%
Node Default Rate : 0.73%
Sum Age : 43,416
Average Age : 45.225
Sum Age Percent : 3.94%
(Rank 8) No.8 DAYS_EMPLOYED > -4336.5
Total Count : 3,135
Total Count Percent : 12.28%
Bad Count : 70
Good Count : 2,746
Ind Count : 319
Bad Count Percent : 16.24%
Node Default Rate : 2.23%
Sum Age : 123,390
Average Age : 39.359
Sum Age Percent : 11.18%
(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%
Sum Age : 10,212
Average Age : 50.806
Sum Age Percent : 0.93%
(Rank 13) 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%
Sum Age : 44,711
Average Age : 57.395
Sum Age Percent : 4.05%
(Rank 3) No.13 FLAG_OWN_REALTY == Y
Total Count : 12,831
Total Count Percent : 50.28%
Bad Count : 156
Good Count : 11,467
Ind Count : 1,208
Bad Count Percent : 36.19%
Node Default Rate : 1.22%
Sum Age : 572,748
Average Age : 44.638
Sum Age Percent : 51.92%
(Rank 6) No.14 FLAG_OWN_REALTY != Y
Total Count : 6,181
Total Count Percent : 24.22%
Bad Count : 109
Good Count : 5,376
Ind Count : 696
Bad Count Percent : 25.29%
Node Default Rate : 1.76%
Sum Age : 255,596
Average Age : 41.352
Sum Age Percent : 23.17%

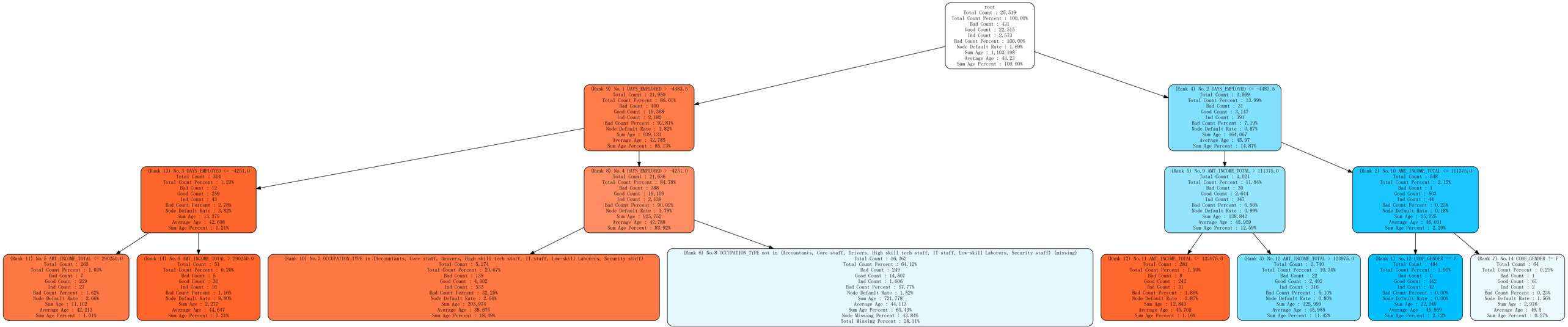
Train Tree: 3


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%
Sum Age : 1,103,198
Average Age : 43.23
Sum Age Percent : 100.00%
(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%
Sum Age : 345,550
Average Age : 41.088
Sum Age Percent : 31.32%
(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%
Sum Age : 757,648
Average Age : 44.284
Sum Age Percent : 68.68%
(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%
Sum Age : 99,444
Average Age : 46.275
Sum Age Percent : 9.01%
(Rank 0) 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%
Sum Age : 246,106
Average Age : 39.308
Sum Age Percent : 22.31%
(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%
Sum Age : 568,957
Average Age : 45.729
Sum Age Percent : 51.57%
Node Missing Percent : 45.11%
Total Missing Percent : 22.00%
(Rank 2) 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%
Sum Age : 188,691
Average Age : 40.431
Sum Age Percent : 17.10%
(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%
Sum Age : 93,971
Average Age : 46.892
Sum Age Percent : 8.52%
(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%
Sum Age : 5,473
Average Age : 37.745
Sum Age Percent : 0.50%
(Rank 9) No.7 OCCUPATION_TYPE in (Accountants, Drivers, HR staff, High skill tech staff, Laborers, Low-skill Laborers, Private service staff, Secretaries, Security staff)
Total Count : 2,604
Total Count Percent : 10.20%
Bad Count : 66
Good Count : 2,229
Ind Count : 229
Bad Count Percent : 15.31%
Node Default Rate : 2.53%
Sum Age : 102,055
Average Age : 39.192
Sum Age Percent : 9.25%
(Rank 2) No.8 OCCUPATION_TYPE not in (Accountants, Drivers, HR staff, High skill tech staff, Laborers, Low-skill Laborers, Private service staff, Secretaries, Security staff) (missing)
Total Count : 3,657
Total Count Percent : 14.33%
Bad Count : 42
Good Count : 3,170
Ind Count : 445
Bad Count Percent : 9.74%
Node Default Rate : 1.15%
Sum Age : 144,051
Average Age : 39.39
Sum Age Percent : 13.06%
Node Missing Percent : 30.52%
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%
Sum Age : 23,608
Average Age : 40.653
Sum Age Percent : 2.14%
(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%
Sum Age : 545,349
Average Age : 45.978
Sum Age Percent : 49.43%
(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%
Sum Age : 150,360
Average Age : 41.387
Sum Age Percent : 13.63%
(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%
Sum Age : 38,311
Average Age : 37.071
Sum Age Percent : 3.47%

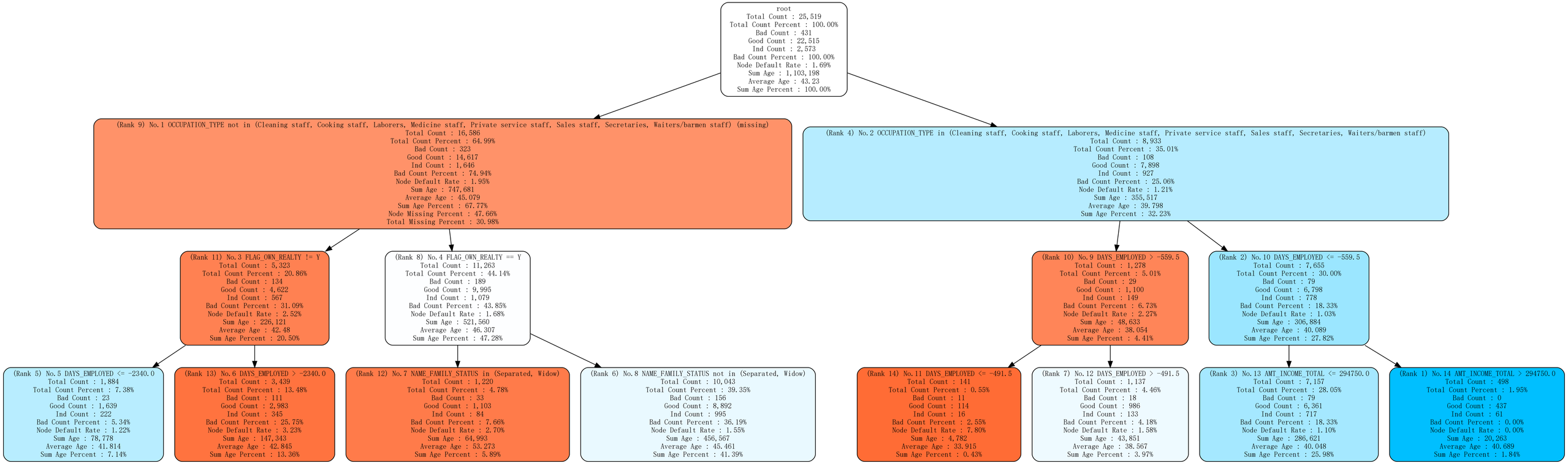
Train Tree: 4


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%
Sum Age : 1,103,198
Average Age : 43.23
Sum Age Percent : 100.00%
(Rank 10) 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%
Sum Age : 747,681
Average Age : 45.079
Sum Age Percent : 67.77%
Node Missing Percent : 47.66%
Total Missing Percent : 30.98%
(Rank 5) 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%
Sum Age : 355,517
Average Age : 39.798
Sum Age Percent : 32.23%
(Rank 12) 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%
Sum Age : 226,121
Average Age : 42.48
Sum Age Percent : 20.50%
(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%
Sum Age : 521,560
Average Age : 46.307
Sum Age Percent : 47.28%
(Rank 11) 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%
Sum Age : 48,633
Average Age : 38.054
Sum Age Percent : 4.41%
(Rank 3) 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%
Sum Age : 306,884
Average Age : 40.089
Sum Age Percent : 27.82%
(Rank 6) 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%
Sum Age : 78,778
Average Age : 41.814
Sum Age Percent : 7.14%
(Rank 13) 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%
Sum Age : 147,343
Average Age : 42.845
Sum Age Percent : 13.36%
(Rank 2) No.7 DAYS_EMPLOYED <= -4336.5
Total Count : 1,429
Total Count Percent : 5.60%
Bad Count : 12
Good Count : 1,243
Ind Count : 174
Bad Count Percent : 2.78%
Node Default Rate : 0.84%
Sum Age : 66,841
Average Age : 46.775
Sum Age Percent : 6.06%
(Rank 9) No.8 DAYS_EMPLOYED > -4336.5
Total Count : 9,834
Total Count Percent : 38.54%
Bad Count : 177
Good Count : 8,752
Ind Count : 905
Bad Count Percent : 41.07%
Node Default Rate : 1.80%
Sum Age : 454,719
Average Age : 46.239
Sum Age Percent : 41.22%
(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%
Sum Age : 4,782
Average Age : 33.915
Sum Age Percent : 0.43%
(Rank 7) 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%
Sum Age : 43,851
Average Age : 38.567
Sum Age Percent : 3.97%
(Rank 4) No.13 AMT_INCOME_TOTAL <= 294750.0
Total Count : 7,157
Total Count Percent : 28.05%
Bad Count : 79
Good Count : 6,361
Ind Count : 717
Bad Count Percent : 18.33%
Node Default Rate : 1.10%
Sum Age : 286,621
Average Age : 40.048
Sum Age Percent : 25.98%
(Rank 1) No.14 AMT_INCOME_TOTAL > 294750.0
Total Count : 498
Total Count Percent : 1.95%
Bad Count : 0
Good Count : 437
Ind Count : 61
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 20,263
Average Age : 40.689
Sum Age Percent : 1.84%

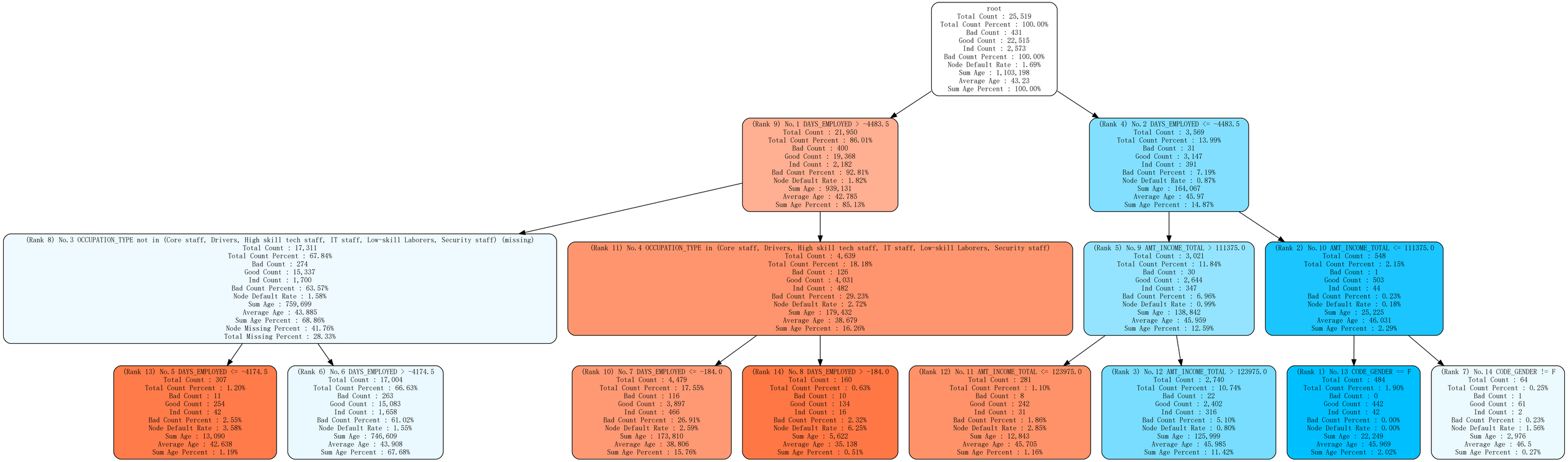
Train Tree: 5


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%
Sum Age : 1,103,198
Average Age : 43.23
Sum Age Percent : 100.00%
(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%
Sum Age : 939,131
Average Age : 42.785
Sum Age Percent : 85.13%
(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%
Sum Age : 164,067
Average Age : 45.97
Sum Age Percent : 14.87%
(Rank 13) No.3 DAYS_EMPLOYED <= -4251.0
Total Count : 314
Total Count Percent : 1.23%
Bad Count : 12
Good Count : 259
Ind Count : 43
Bad Count Percent : 2.78%
Node Default Rate : 3.82%
Sum Age : 13,379
Average Age : 42.608
Sum Age Percent : 1.21%
(Rank 8) No.4 DAYS_EMPLOYED > -4251.0
Total Count : 21,636
Total Count Percent : 84.78%
Bad Count : 388
Good Count : 19,109
Ind Count : 2,139
Bad Count Percent : 90.02%
Node Default Rate : 1.79%
Sum Age : 925,752
Average Age : 42.788
Sum Age Percent : 83.92%
(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%
Sum Age : 138,842
Average Age : 45.959
Sum Age Percent : 12.59%
(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%
Sum Age : 25,225
Average Age : 46.031
Sum Age Percent : 2.29%
(Rank 11) No.5 AMT_INCOME_TOTAL <= 290250.0
Total Count : 263
Total Count Percent : 1.03%
Bad Count : 7
Good Count : 229
Ind Count : 27
Bad Count Percent : 1.62%
Node Default Rate : 2.66%
Sum Age : 11,102
Average Age : 42.213
Sum Age Percent : 1.01%
(Rank 14) No.6 AMT_INCOME_TOTAL > 290250.0
Total Count : 51
Total Count Percent : 0.20%
Bad Count : 5
Good Count : 30
Ind Count : 16
Bad Count Percent : 1.16%
Node Default Rate : 9.80%
Sum Age : 2,277
Average Age : 44.647
Sum Age Percent : 0.21%
(Rank 10) No.7 OCCUPATION_TYPE in (Accountants, Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers, Security staff)
Total Count : 5,274
Total Count Percent : 20.67%
Bad Count : 139
Good Count : 4,602
Ind Count : 533
Bad Count Percent : 32.25%
Node Default Rate : 2.64%
Sum Age : 203,974
Average Age : 38.675
Sum Age Percent : 18.49%
(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 : 16,362
Total Count Percent : 64.12%
Bad Count : 249
Good Count : 14,507
Ind Count : 1,606
Bad Count Percent : 57.77%
Node Default Rate : 1.52%
Sum Age : 721,778
Average Age : 44.113
Sum Age Percent : 65.43%
Node Missing Percent : 43.84%
Total Missing Percent : 28.11%
(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%
Sum Age : 12,843
Average Age : 45.705
Sum Age Percent : 1.16%
(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%
Sum Age : 125,999
Average Age : 45.985
Sum Age Percent : 11.42%
(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%
Sum Age : 22,249
Average Age : 45.969
Sum Age Percent : 2.02%
(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%
Sum Age : 2,976
Average Age : 46.5
Sum Age Percent : 0.27%

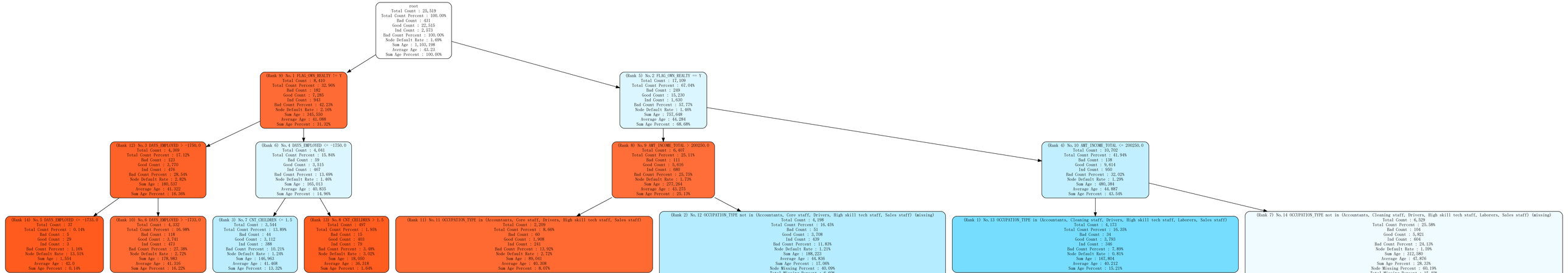
Train Tree: 6


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%
Sum Age : 1,103,198
Average Age : 43.23
Sum Age Percent : 100.00%
(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%
Sum Age : 747,681
Average Age : 45.079
Sum Age Percent : 67.77%
Node Missing Percent : 47.66%
Total Missing Percent : 30.98%
(Rank 4) 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%
Sum Age : 355,517
Average Age : 39.798
Sum Age Percent : 32.23%
(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%
Sum Age : 226,121
Average Age : 42.48
Sum Age Percent : 20.50%
(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%
Sum Age : 521,560
Average Age : 46.307
Sum Age Percent : 47.28%
(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%
Sum Age : 48,633
Average Age : 38.054
Sum Age Percent : 4.41%
(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%
Sum Age : 306,884
Average Age : 40.089
Sum Age Percent : 27.82%
(Rank 5) 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%
Sum Age : 78,778
Average Age : 41.814
Sum Age Percent : 7.14%
(Rank 13) 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%
Sum Age : 147,343
Average Age : 42.845
Sum Age Percent : 13.36%
(Rank 12) No.7 NAME_FAMILY_STATUS in (Separated, Widow)
Total Count : 1,220
Total Count Percent : 4.78%
Bad Count : 33
Good Count : 1,103
Ind Count : 84
Bad Count Percent : 7.66%
Node Default Rate : 2.70%
Sum Age : 64,993
Average Age : 53.273
Sum Age Percent : 5.89%
(Rank 6) No.8 NAME_FAMILY_STATUS not in (Separated, Widow)
Total Count : 10,043
Total Count Percent : 39.35%
Bad Count : 156
Good Count : 8,892
Ind Count : 995
Bad Count Percent : 36.19%
Node Default Rate : 1.55%
Sum Age : 456,567
Average Age : 45.461
Sum Age Percent : 41.39%
(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%
Sum Age : 4,782
Average Age : 33.915
Sum Age Percent : 0.43%
(Rank 7) 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%
Sum Age : 43,851
Average Age : 38.567
Sum Age Percent : 3.97%
(Rank 3) No.13 AMT_INCOME_TOTAL <= 294750.0
Total Count : 7,157
Total Count Percent : 28.05%
Bad Count : 79
Good Count : 6,361
Ind Count : 717
Bad Count Percent : 18.33%
Node Default Rate : 1.10%
Sum Age : 286,621
Average Age : 40.048
Sum Age Percent : 25.98%
(Rank 1) No.14 AMT_INCOME_TOTAL > 294750.0
Total Count : 498
Total Count Percent : 1.95%
Bad Count : 0
Good Count : 437
Ind Count : 61
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 20,263
Average Age : 40.689
Sum Age Percent : 1.84%

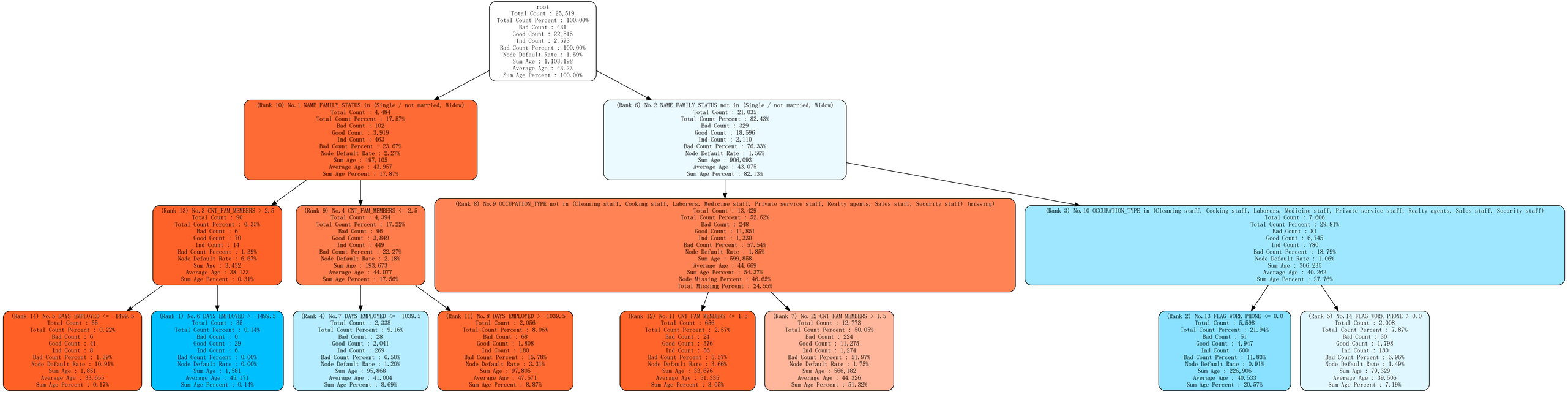
Train Tree: 7


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%
Sum Age : 1,103,198
Average Age : 43.23
Sum Age Percent : 100.00%
(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%
Sum Age : 939,131
Average Age : 42.785
Sum Age Percent : 85.13%
(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%
Sum Age : 164,067
Average Age : 45.97
Sum Age Percent : 14.87%
(Rank 8) 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%
Sum Age : 759,699
Average Age : 43.885
Sum Age Percent : 68.86%
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%
Sum Age : 179,432
Average Age : 38.679
Sum Age Percent : 16.26%
(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%
Sum Age : 138,842
Average Age : 45.959
Sum Age Percent : 12.59%
(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%
Sum Age : 25,225
Average Age : 46.031
Sum Age Percent : 2.29%
(Rank 13) No.5 DAYS_EMPLOYED <= -4174.5
Total Count : 307
Total Count Percent : 1.20%
Bad Count : 11
Good Count : 254
Ind Count : 42
Bad Count Percent : 2.55%
Node Default Rate : 3.58%
Sum Age : 13,090
Average Age : 42.638
Sum Age Percent : 1.19%
(Rank 6) No.6 DAYS_EMPLOYED > -4174.5
Total Count : 17,004
Total Count Percent : 66.63%
Bad Count : 263
Good Count : 15,083
Ind Count : 1,658
Bad Count Percent : 61.02%
Node Default Rate : 1.55%
Sum Age : 746,609
Average Age : 43.908
Sum Age Percent : 67.68%
(Rank 10) No.7 DAYS_EMPLOYED <= -184.0
Total Count : 4,479
Total Count Percent : 17.55%
Bad Count : 116
Good Count : 3,897
Ind Count : 466
Bad Count Percent : 26.91%
Node Default Rate : 2.59%
Sum Age : 173,810
Average Age : 38.806
Sum Age Percent : 15.76%
(Rank 14) No.8 DAYS_EMPLOYED > -184.0
Total Count : 160
Total Count Percent : 0.63%
Bad Count : 10
Good Count : 134
Ind Count : 16
Bad Count Percent : 2.32%
Node Default Rate : 6.25%
Sum Age : 5,622
Average Age : 35.138
Sum Age Percent : 0.51%
(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%
Sum Age : 12,843
Average Age : 45.705
Sum Age Percent : 1.16%
(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%
Sum Age : 125,999
Average Age : 45.985
Sum Age Percent : 11.42%
(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%
Sum Age : 22,249
Average Age : 45.969
Sum Age Percent : 2.02%
(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%
Sum Age : 2,976
Average Age : 46.5
Sum Age Percent : 0.27%

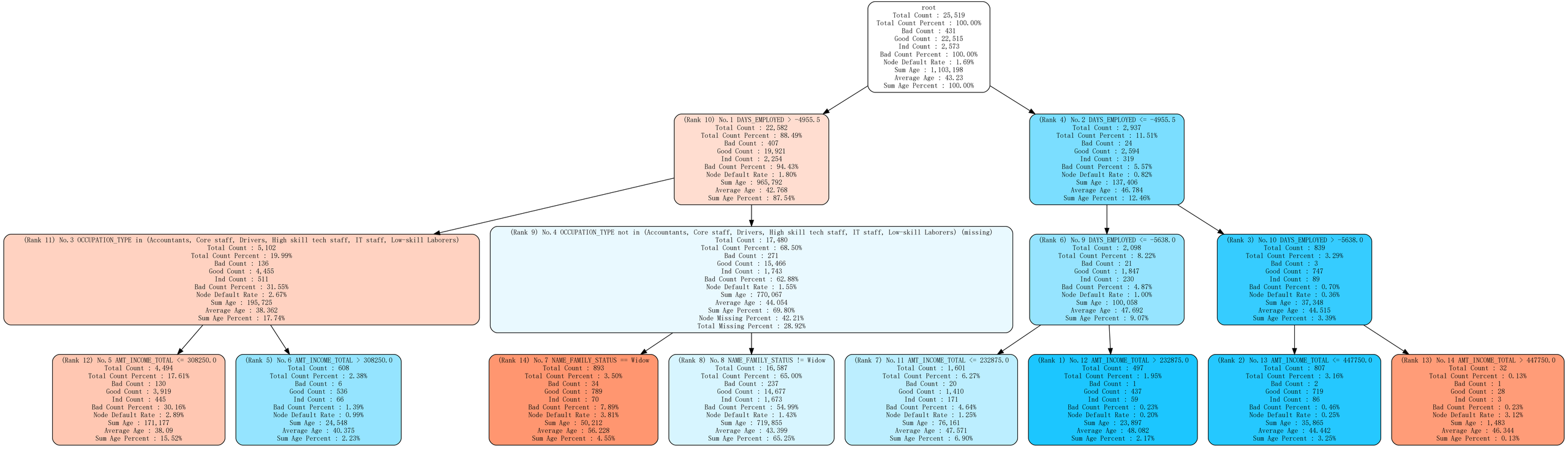
Train Tree: 8


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%
Sum Age : 1,103,198
Average Age : 43.23
Sum Age Percent : 100.00%
(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%
Sum Age : 345,550
Average Age : 41.088
Sum Age Percent : 31.32%
(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%
Sum Age : 737,648
Average Age : 44.284
Sum Age Percent : 68.68%
(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%
Sum Age : 180,537
Average Age : 41.322
Sum Age Percent : 16.36%
(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%
Sum Age : 165,013
Average Age : 40.835
Sum Age Percent : 14.96%
(Rank 8) No.9 AMT_INCOME_TOTAL > 200250.0
Total Count : 6,407
Total Count Percent : 25.11%
Bad Count : 111
Good Count : 5,616
Ind Count : 680
Bad Count Percent : 25.73%
Node Default Rate : 1.73%
Sum Age : 277,264
Average Age : 43.275
Sum Age Percent : 25.13%
(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%
Sum Age : 480,384
Average Age : 44.897
Sum Age Percent : 43.54%
(Rank 14) No.5 DAYS_EMPLOYED <= -1733.0
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%
Sum Age : 1,554
Average Age : 42.0
Sum Age Percent : 0.14%
(Rank 10) No.6 DAYS_EMPLOYED > -1733.0
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%
Sum Age : 178,983
Average Age : 41.316
Sum Age Percent : 16.22%
(Rank 3) No.7 CNT_CHILDREN <= 1.5
Total Count : 3,344
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%
Sum Age : 146,963
Average Age : 41.468
Sum Age Percent : 13.32%
(Rank 13) No.8 CNT_CHILDREN > 1.5
Total Count : 697
Total Count Percent : 1.95%
Bad Count : 15
Good Count : 603
Ind Count : 79
Bad Count Percent : 3.48%
Node Default Rate : 3.02%
Sum Age : 18,050
Average Age : 36.318
Sum Age Percent : 1.64%
(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 : 15.92%
Node Default Rate : 2.72%
Sum Age : 85,041
Average Age : 40.308
Sum Age Percent : 8.07%
(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%
Sum Age : 188,223
Average Age : 44.836
Sum Age Percent : 17.06%
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, Sales staff)
Total Count : 4,172
Total Count Percent : 16.35%
Bad Count : 34
Good Count : 3,793
Ind Count : 346
Bad Count Percent : 7.89%
Node Default Rate : 0.81%
Sum Age : 167,804
Average Age : 40.212
Sum Age Percent : 15.21%
(Rank 7) No.14 OCCUPATION_TYPE not in (Accountants, Cleaning staff, Drivers, High skill tech staff, Laborers, Sales staff) (missing)
Total Count : 6,529
Total Count Percent : 25.58%
Bad Count : 104
Good Count : 5,821
Ind Count : 604
Bad Count Percent : 24.13%
Node Default Rate : 1.59%
Sum Age : 312,580
Average Age : 47.876
Sum Age Percent : 28.33%
Node Missing Percent : 60.19%
Total Missing Percent : 15.40%

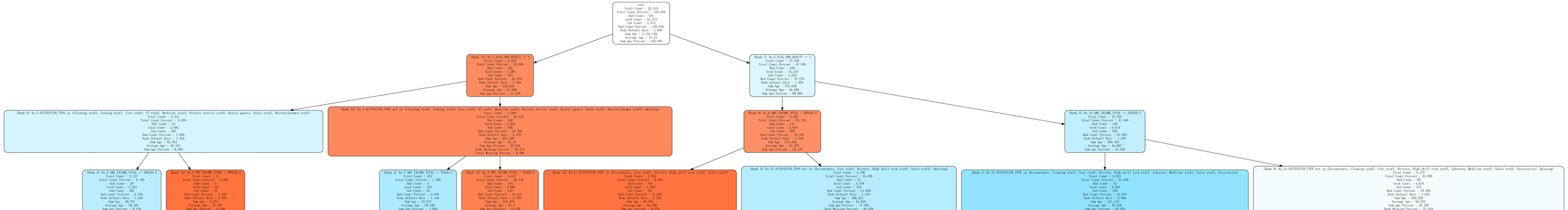
Train Tree: 9


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%
Sum Age : 1,103,198
Average Age : 43.23
Sum Age Percent : 100.00%
(Rank 10) No.1 NAME_FAMILY_STATUS in (Single / not married, Widow)
Total Count : 4,484
Total Count Percent : 17.57%
Bad Count : 102
Good Count : 3,919
Ind Count : 463
Bad Count Percent : 23.67%
Node Default Rate : 2.27%
Sum Age : 197,105
Average Age : 43.957
Sum Age Percent : 17.87%
(Rank 6) No.2 NAME_FAMILY_STATUS not in (Single / not married, Widow)
Total Count : 21,035
Total Count Percent : 82.43%
Bad Count : 329
Good Count : 18,596
Ind Count : 2,110
Bad Count Percent : 76.33%
Node Default Rate : 1.56%
Sum Age : 906,093
Average Age : 43.075
Sum Age Percent : 82.13%
(Rank 13) No.3 CNT_FAM_MEMBERS > 2.5
Total Count : 90
Total Count Percent : 0.35%
Bad Count : 6
Good Count : 70
Ind Count : 14
Bad Count Percent : 1.39%
Node Default Rate : 6.67%
Sum Age : 3,432
Average Age : 38.133
Sum Age Percent : 0.31%
(Rank 9) No.4 CNT_FAM_MEMBERS <= 2.5
Total Count : 4,394
Total Count Percent : 17.22%
Bad Count : 96
Good Count : 3,849
Ind Count : 449
Bad Count Percent : 22.27%
Node Default Rate : 2.18%
Sum Age : 193,673
Average Age : 44.077
Sum Age Percent : 17.56%
(Rank 8) No.9 OCCUPATION_TYPE not in (Cleaning staff, Cooking staff, Laborers, Medicine staff, Private service staff, Realty agents, Sales staff, Security staff) (missing)
Total Count : 13,429
Total Count Percent : 52.62%
Bad Count : 248
Good Count : 11,851
Ind Count : 1,330
Bad Count Percent : 57.54%
Node Default Rate : 1.85%
Sum Age : 599,858
Average Age : 44.669
Sum Age Percent : 54.37%
Node Missing Percent : 46.65%
Total Missing Percent : 24.55%
(Rank 3) No.10 OCCUPATION_TYPE in (Cleaning staff, Cooking staff, Laborers, Medicine staff, Private service staff, Realty agents, Sales staff, Security staff)
Total Count : 7,606
Total Count Percent : 29.81%
Bad Count : 81
Good Count : 6,745
Ind Count : 780
Bad Count Percent : 18.79%
Node Default Rate : 1.06%
Sum Age : 306,235
Average Age : 40.262
Sum Age Percent : 27.76%
(Rank 14) No.5 DAYS_EMPLOYED <= -1499.5
Total Count : 55
Total Count Percent : 0.22%
Bad Count : 6
Good Count : 41
Ind Count : 8
Bad Count Percent : 1.39%
Node Default Rate : 10.91%
Sum Age : 1,851
Average Age : 33.655
Sum Age Percent : 0.17%
(Rank 1) No.6 DAYS_EMPLOYED > -1499.5
Total Count : 35
Total Count Percent : 0.14%
Bad Count : 0
Good Count : 29
Ind Count : 6
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 1,581
Average Age : 45.171
Sum Age Percent : 0.14%
(Rank 4) No.7 DAYS_EMPLOYED <= -1039.5
Total Count : 2,338
Total Count Percent : 9.16%
Bad Count : 28
Good Count : 2,041
Ind Count : 269
Bad Count Percent : 6.50%
Node Default Rate : 1.20%
Sum Age : 95,868
Average Age : 41.004
Sum Age Percent : 8.69%
(Rank 11) No.8 DAYS_EMPLOYED > -1039.5
Total Count : 2,056
Total Count Percent : 8.06%
Bad Count : 68
Good Count : 1,808
Ind Count : 180
Bad Count Percent : 15.78%
Node Default Rate : 3.31%
Sum Age : 97,805
Average Age : 47.571
Sum Age Percent : 8.87%
(Rank 12) No.11 CNT_FAM_MEMBERS <= 1.5
Total Count : 656
Total Count Percent : 2.57%
Bad Count : 24
Good Count : 576
Ind Count : 56
Bad Count Percent : 5.57%
Node Default Rate : 3.66%
Sum Age : 33,676
Average Age : 51.335
Sum Age Percent : 3.05%
(Rank 7) No.12 CNT_FAM_MEMBERS > 1.5
Total Count : 12,773
Total Count Percent : 50.05%
Bad Count : 224
Good Count : 11,275
Ind Count : 1,274
Bad Count Percent : 51.97%
Node Default Rate : 1.75%
Sum Age : 566,182
Average Age : 44.326
Sum Age Percent : 51.32%
(Rank 2) No.13 FLAG_WORK_PHONE <= 0.0
Total Count : 5,598
Total Count Percent : 21.94%
Bad Count : 51
Good Count : 4,947
Ind Count : 600
Bad Count Percent : 11.83%
Node Default Rate : 0.91%
Sum Age : 226,906
Average Age : 40.533
Sum Age Percent : 20.57%
(Rank 5) No.14 FLAG_WORK_PHONE > 0.0
Total Count : 2,008
Total Count Percent : 7.87%
Bad Count : 30
Good Count : 1,798
Ind Count : 180
Bad Count Percent : 6.96%
Node Default Rate : 1.49%
Sum Age : 79,329
Average Age : 39.506
Sum Age Percent : 7.19%

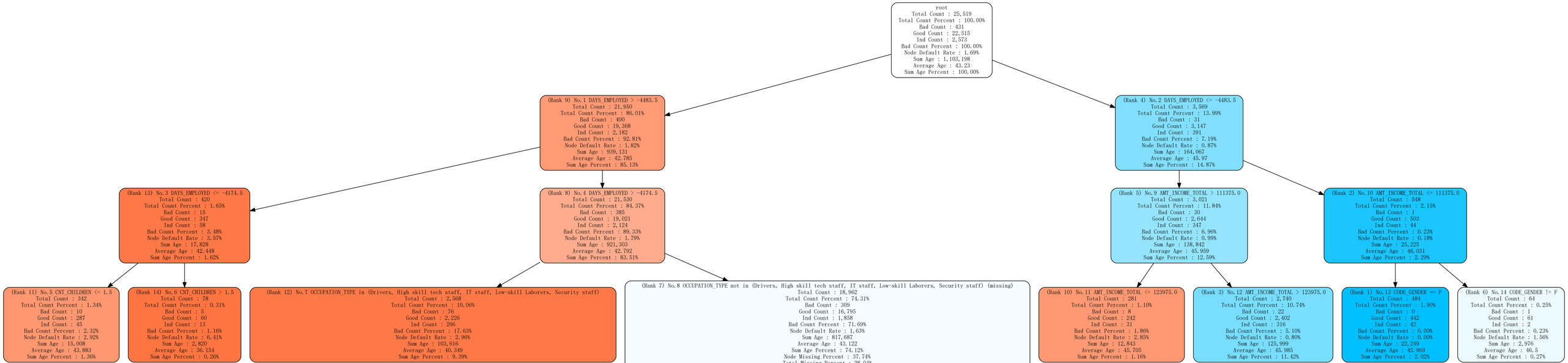
Train Tree: 10



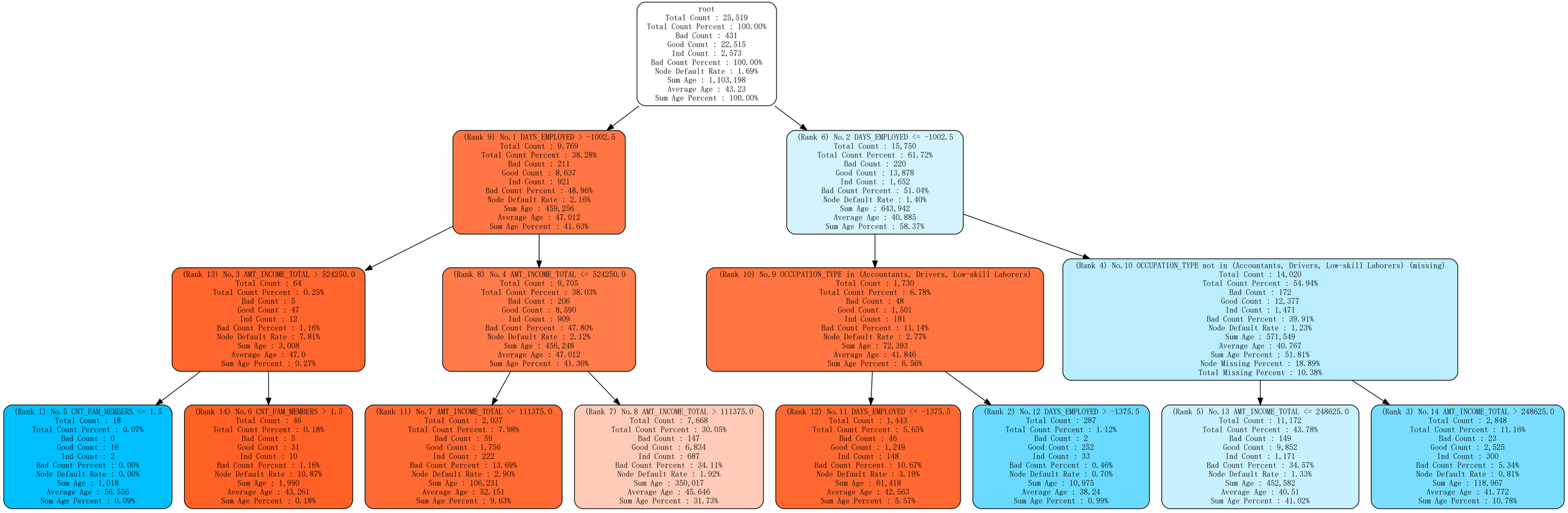
Train Tree: 11



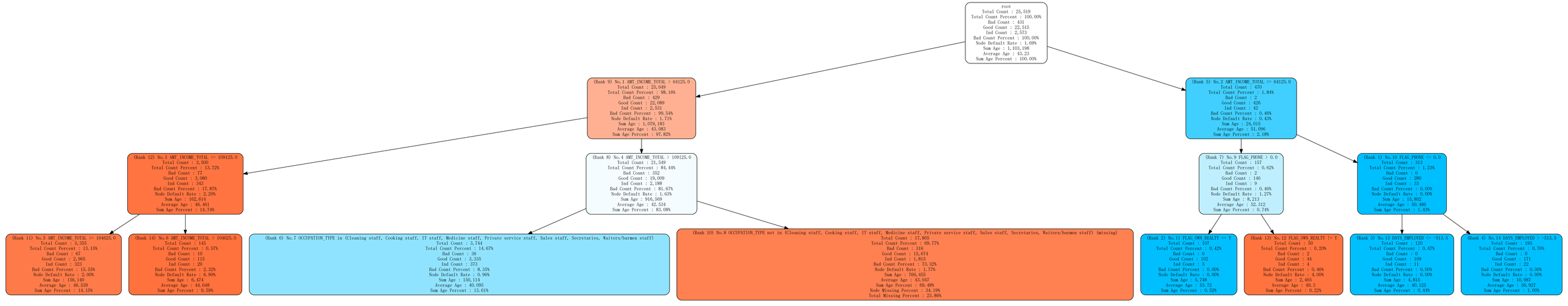
Train Tree: 12



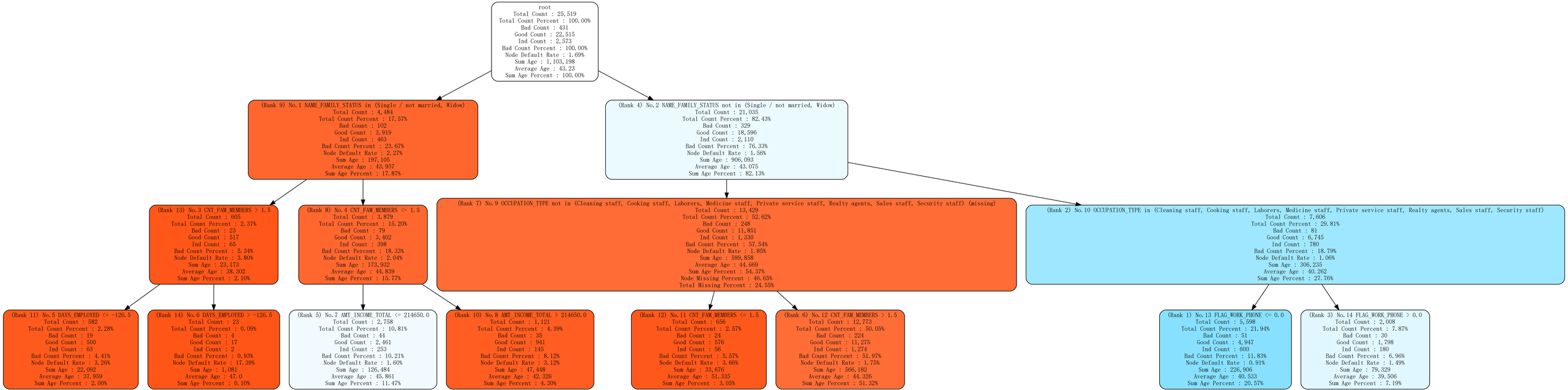
Train Tree: 13



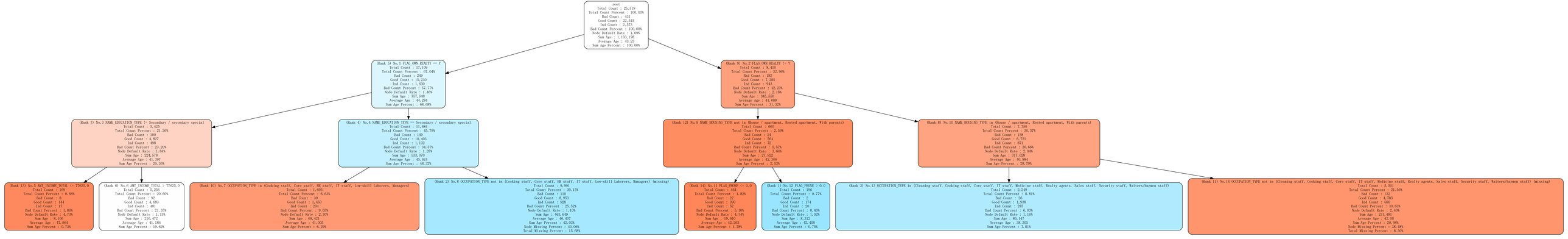
Train Tree: 14



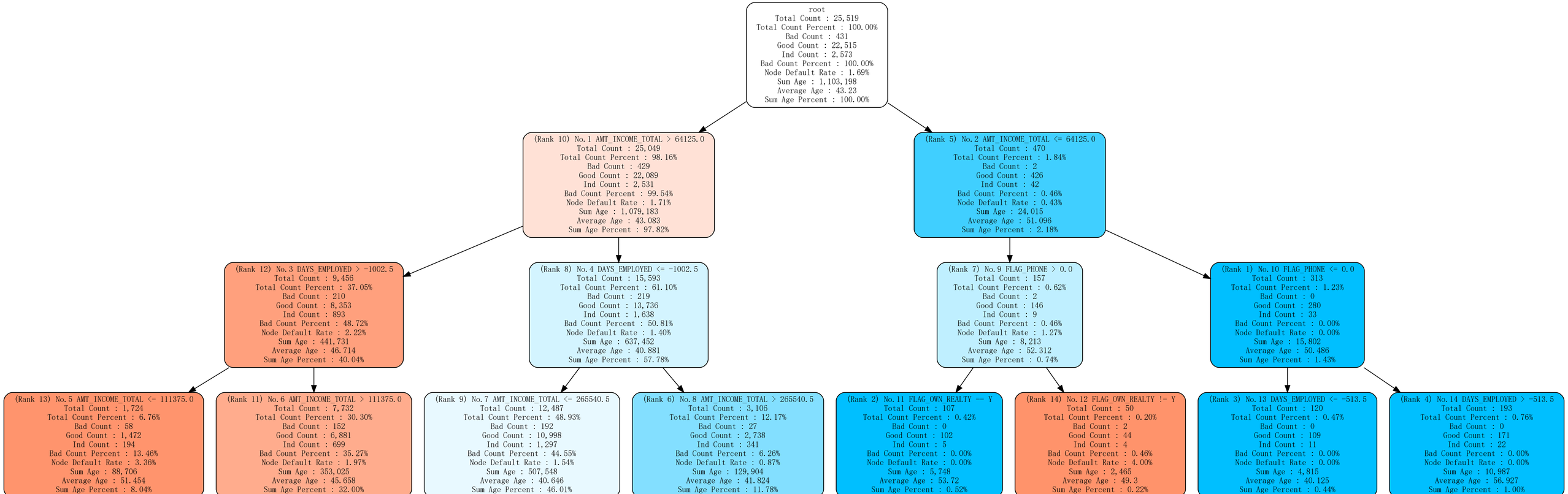
Train Tree: 15



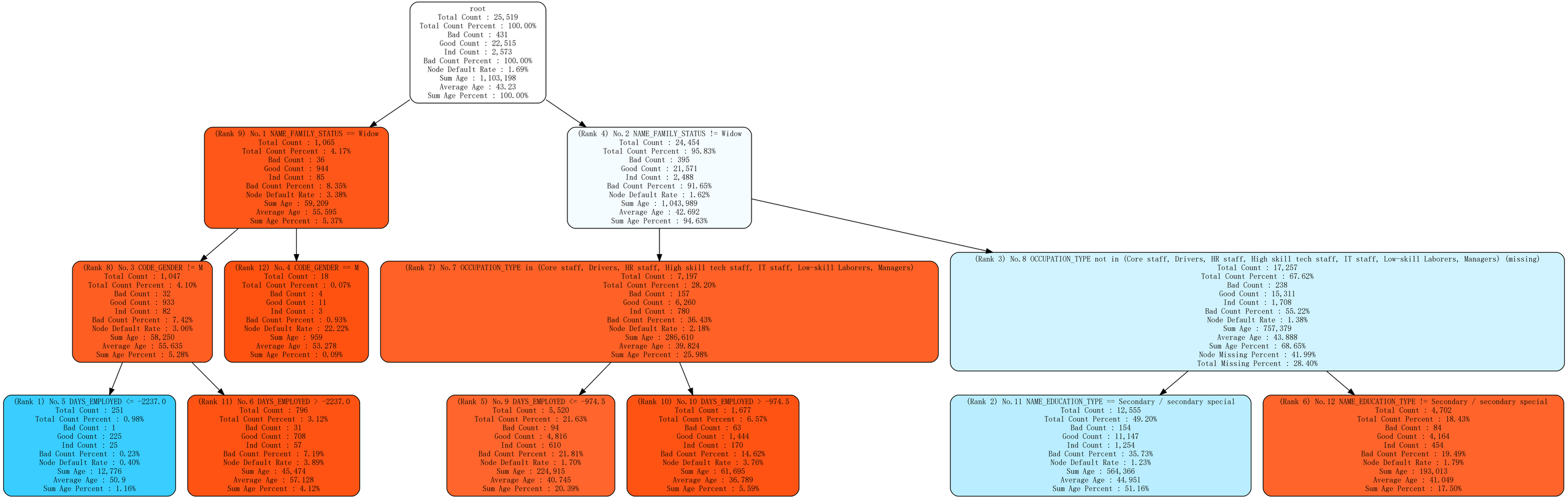
Train Tree: 16



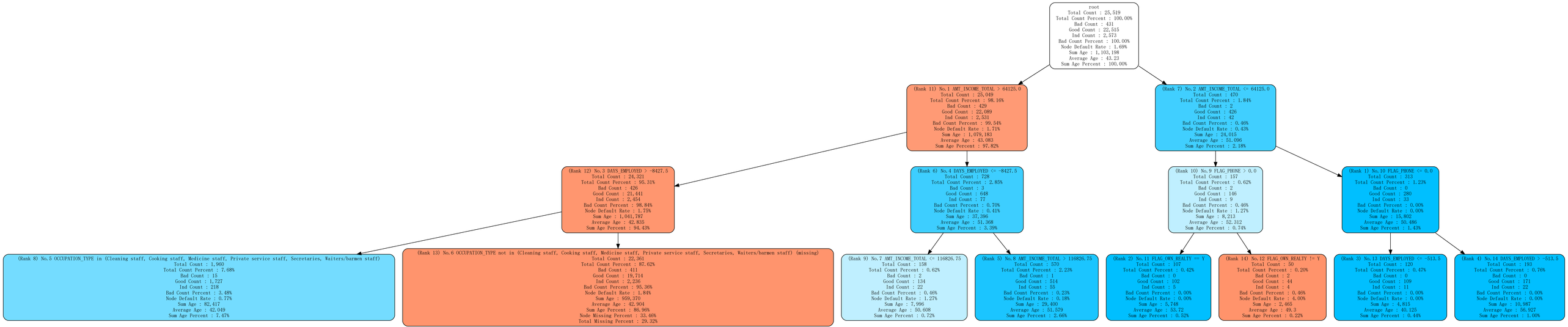
Train Tree: 17



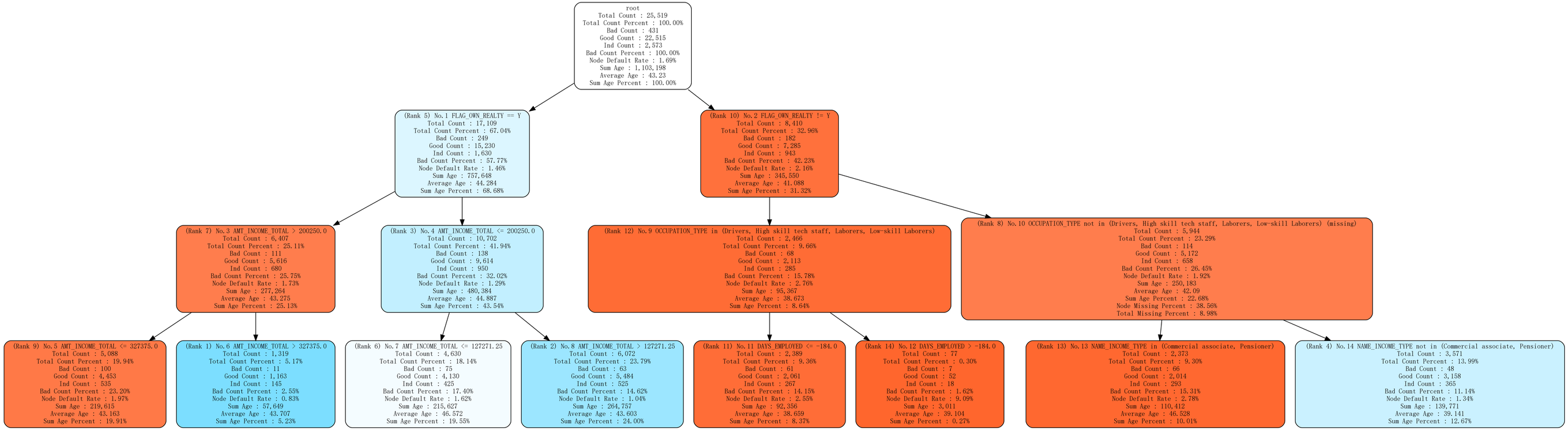
Train Tree: 18



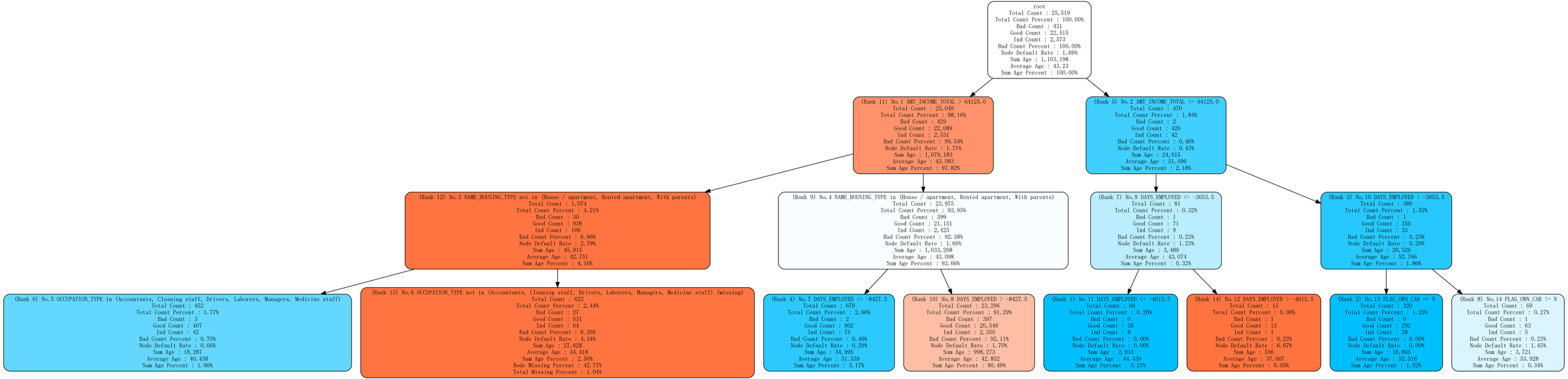
Train Tree: 19



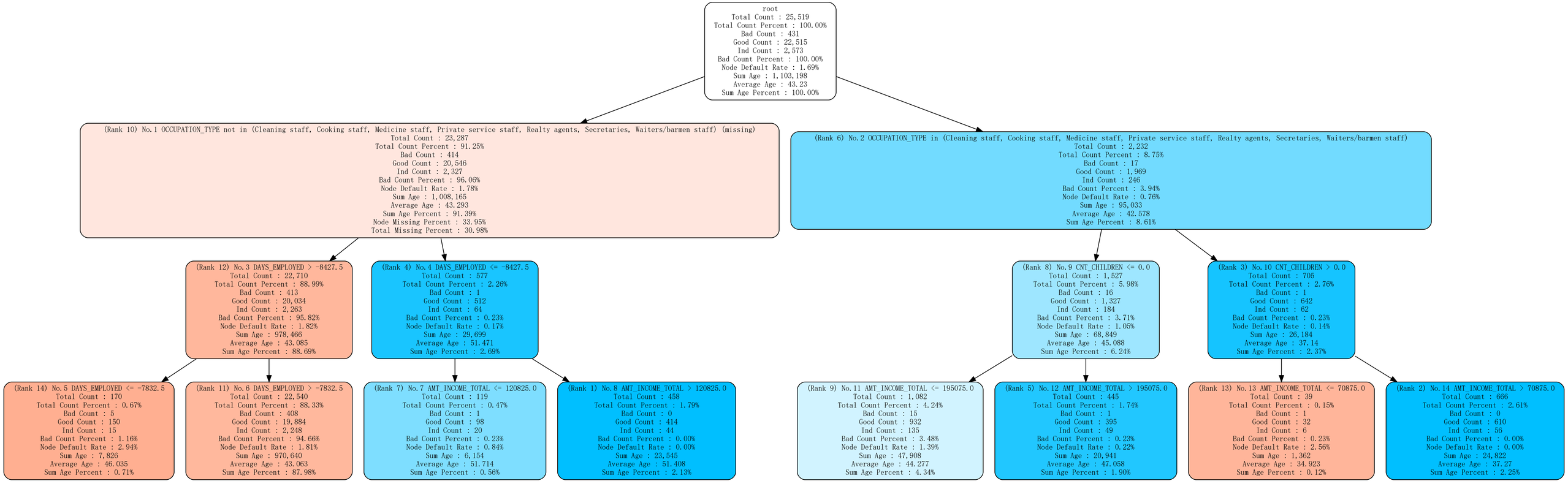
Train Tree: 20



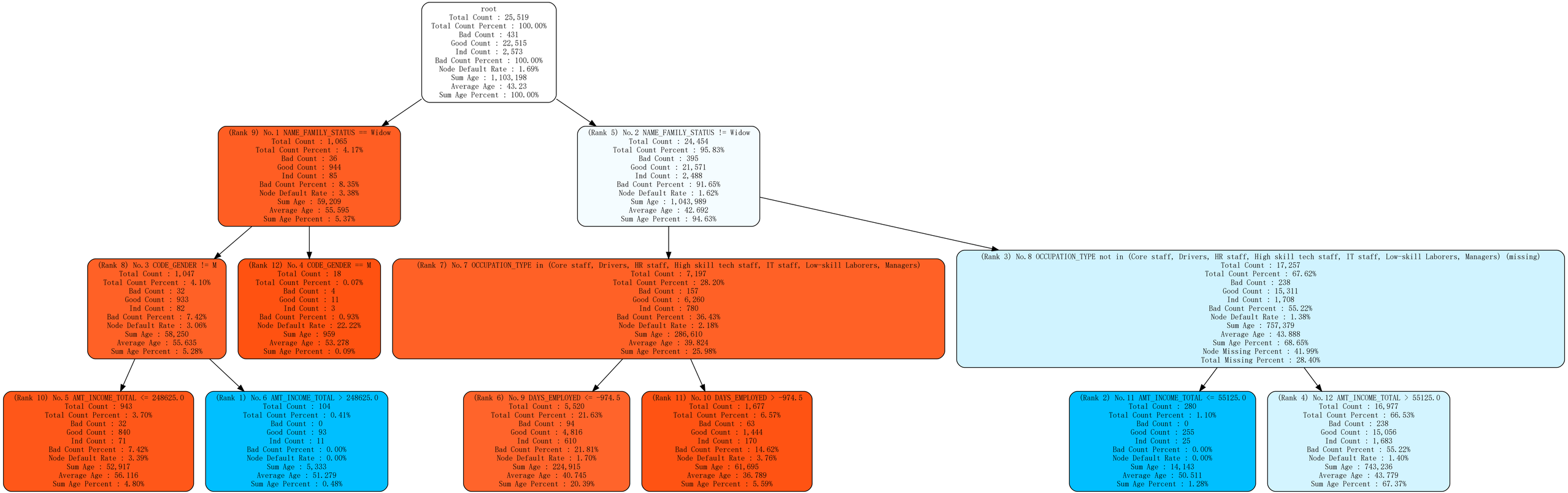
Train Tree: 21



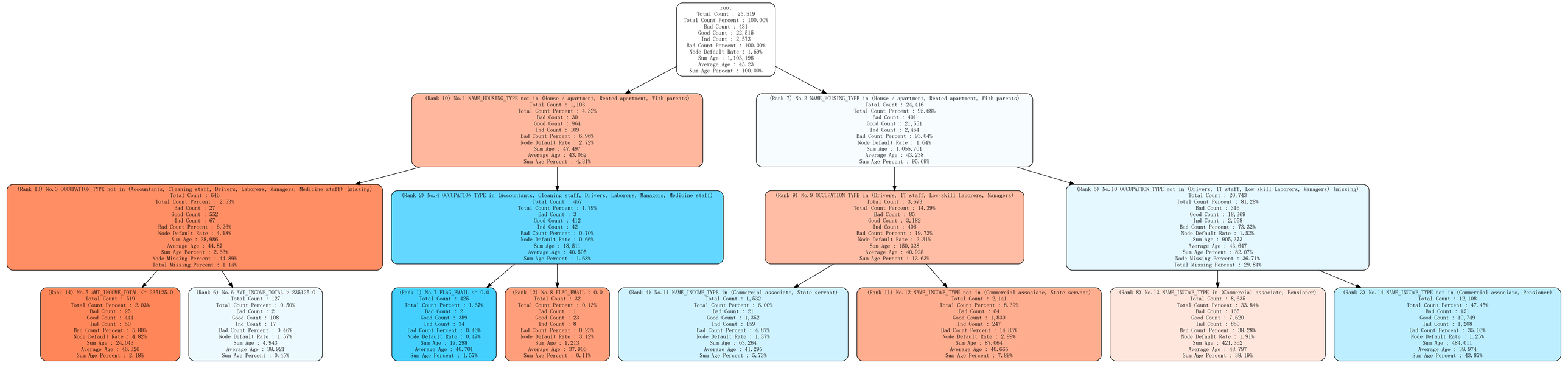
Train Tree: 22



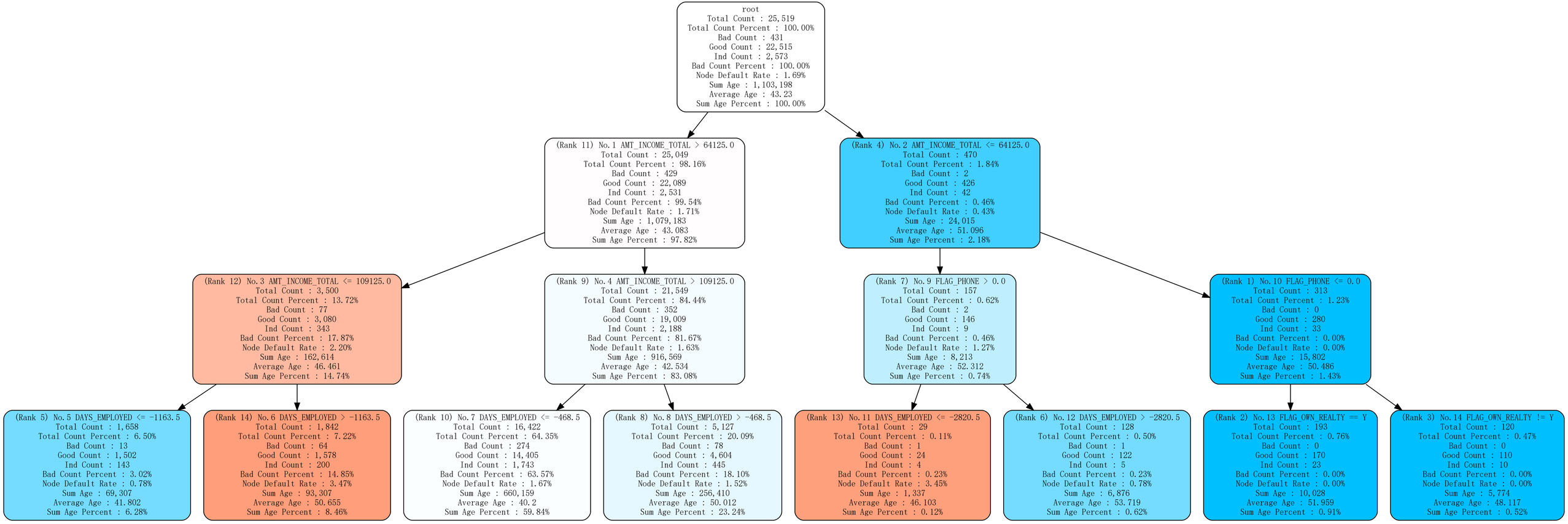
Train Tree: 23



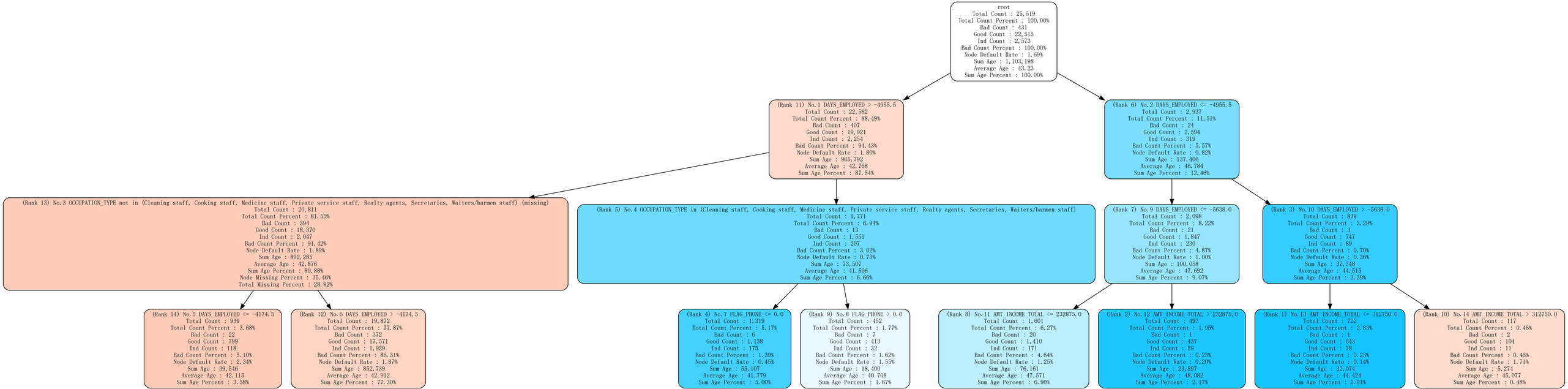
Train Tree: 24



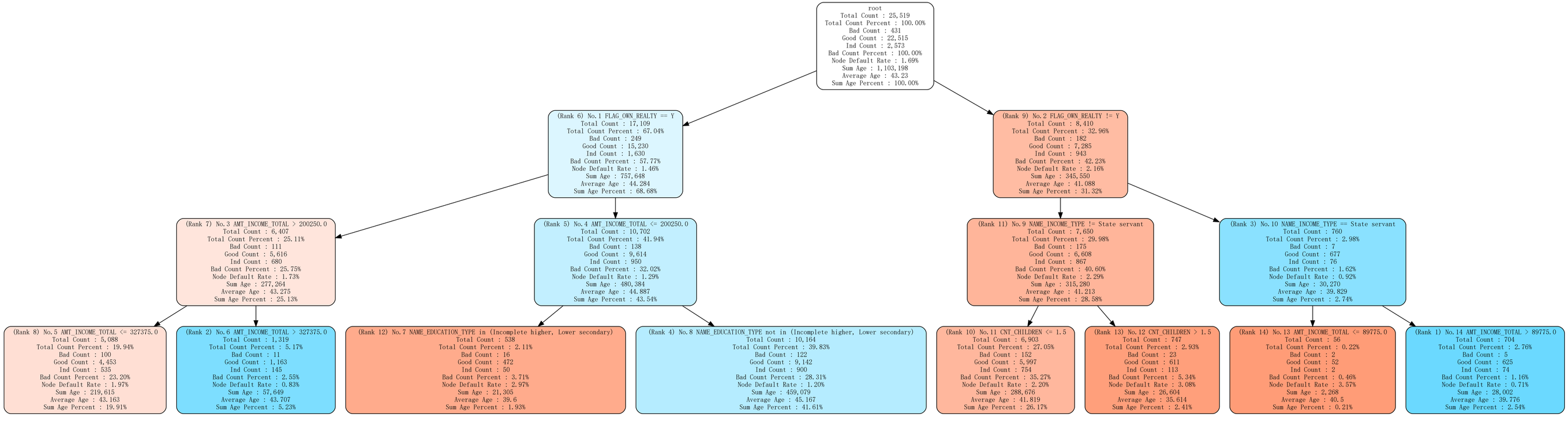
Train Tree: 25



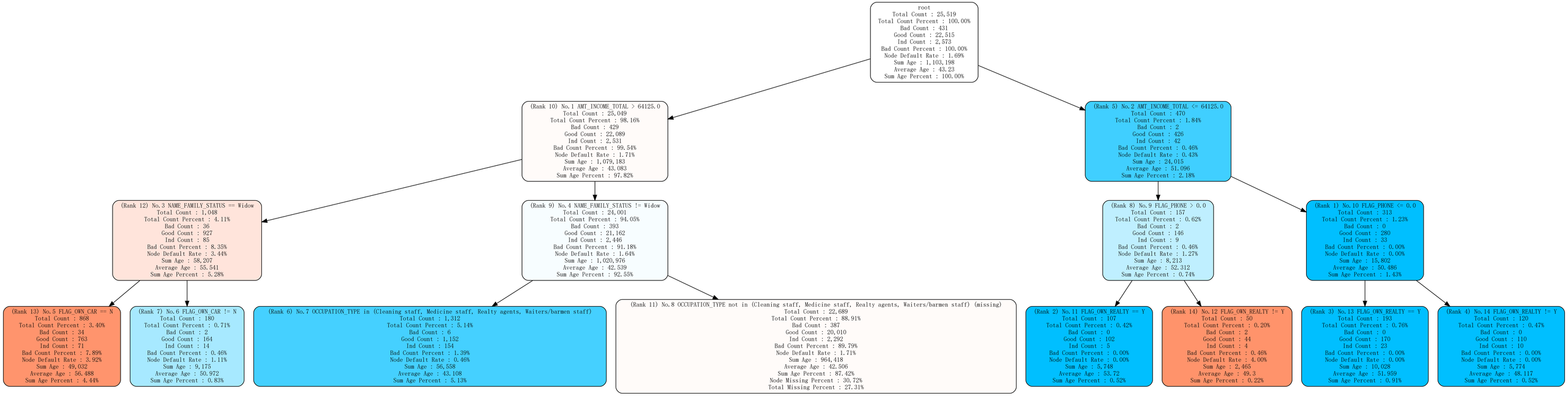
Train Tree: 26



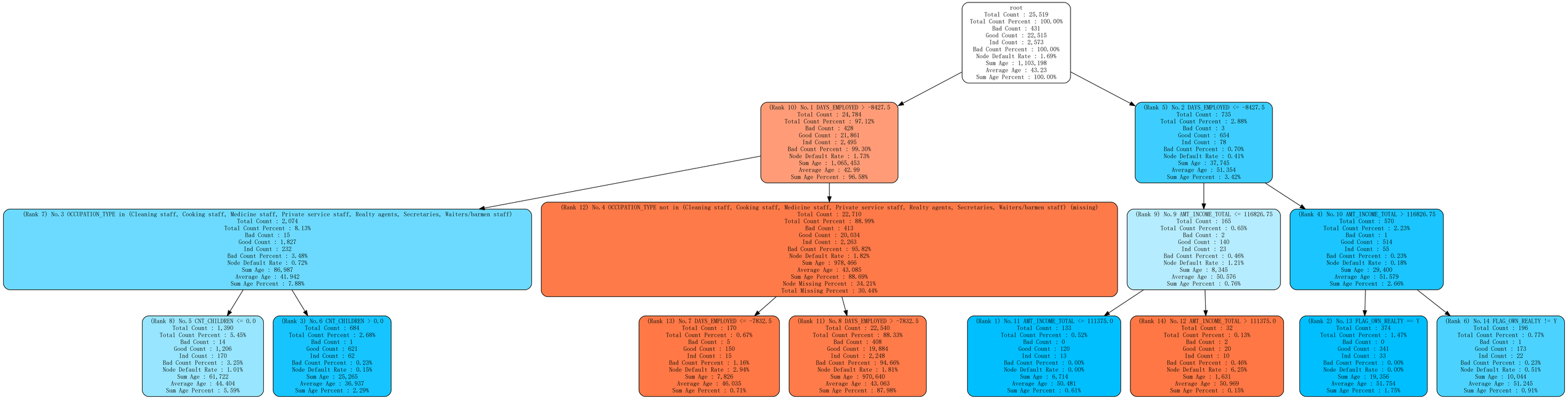
Train Tree: 27



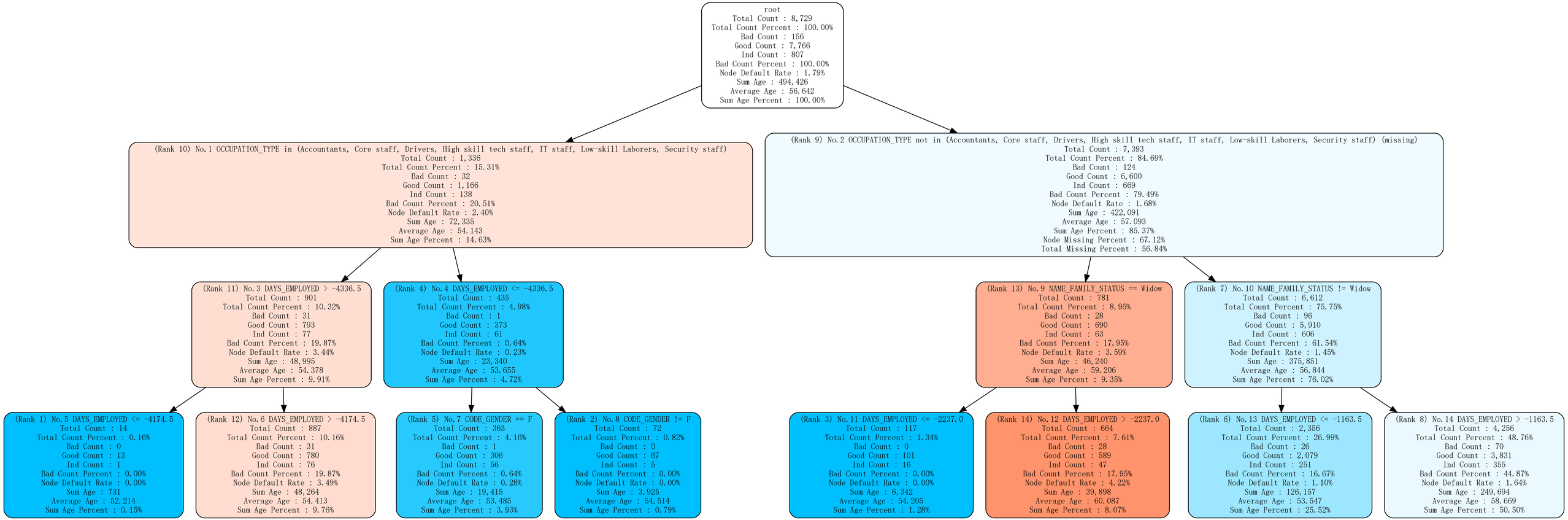
Train Tree: 28



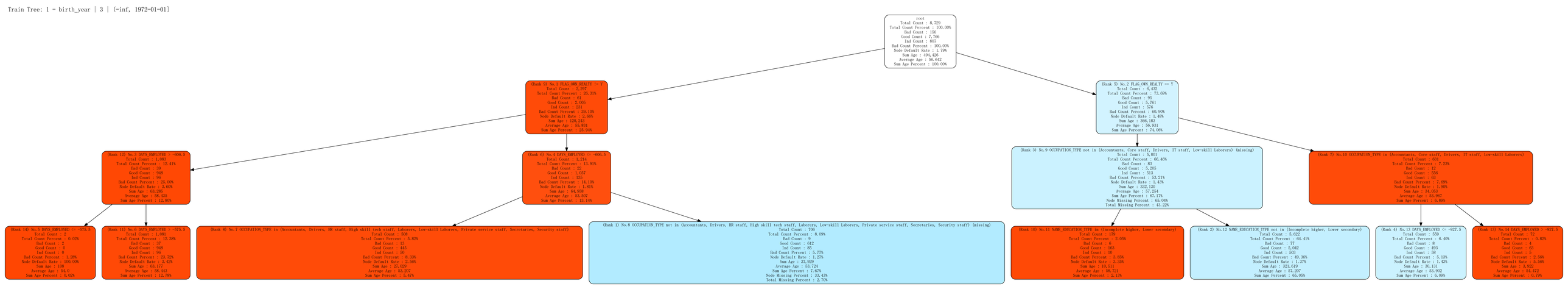
Train Tree: 29



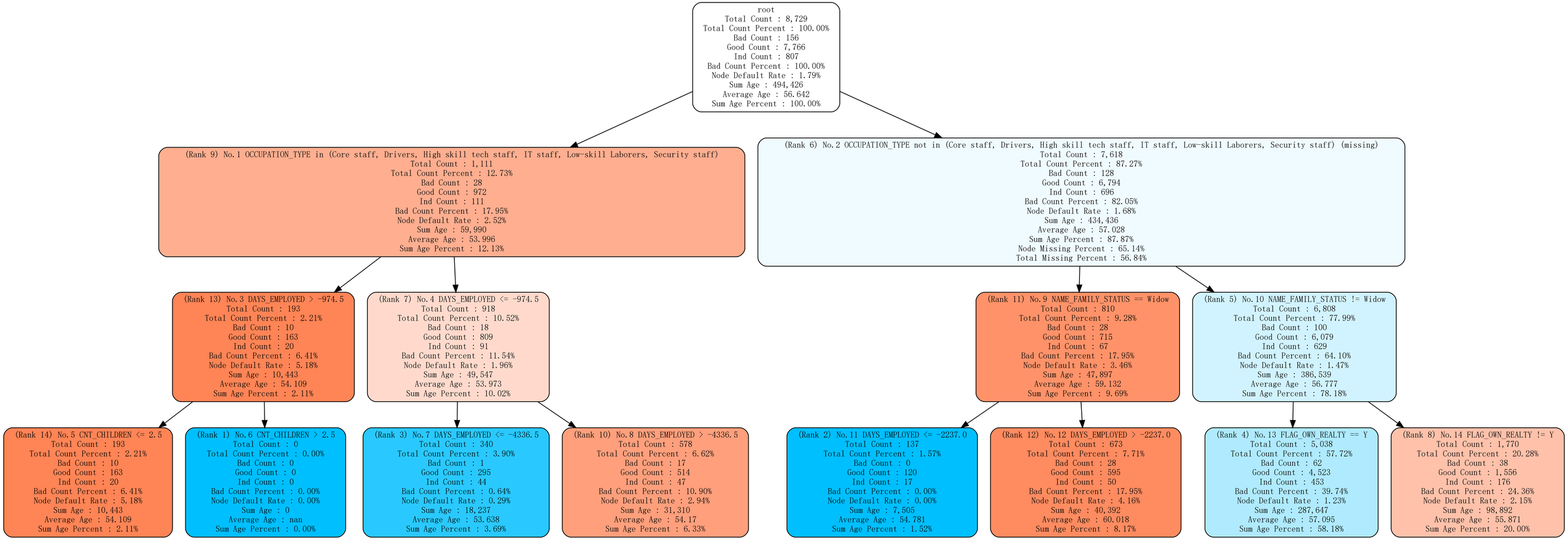
Train Tree: 0 - birth_year | 3 | (-inf, 1972-01-01]



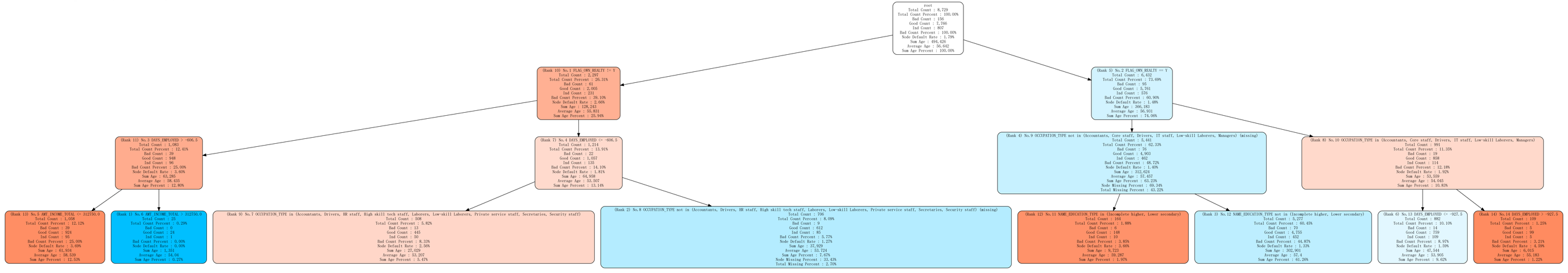
Train Tree: 1 - birth_year | 3 | (-inf, 1972-01-01]



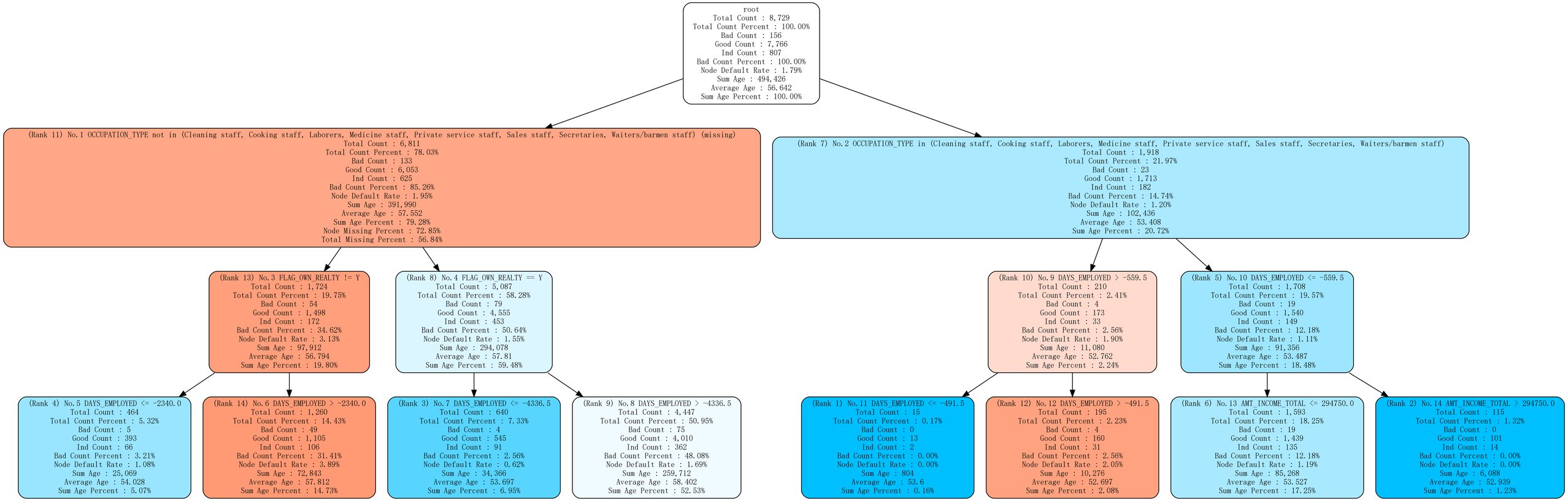
Train Tree: 2 - birth_year | 3 | (-inf, 1972-01-01]

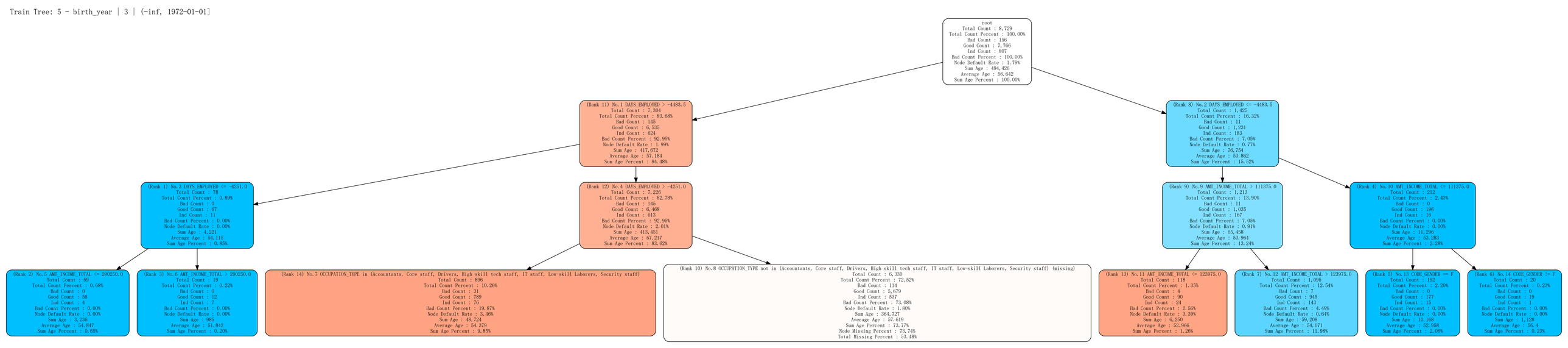


Train Tree: 3 - birth_year | 3 | (-inf, 1972-01-01]

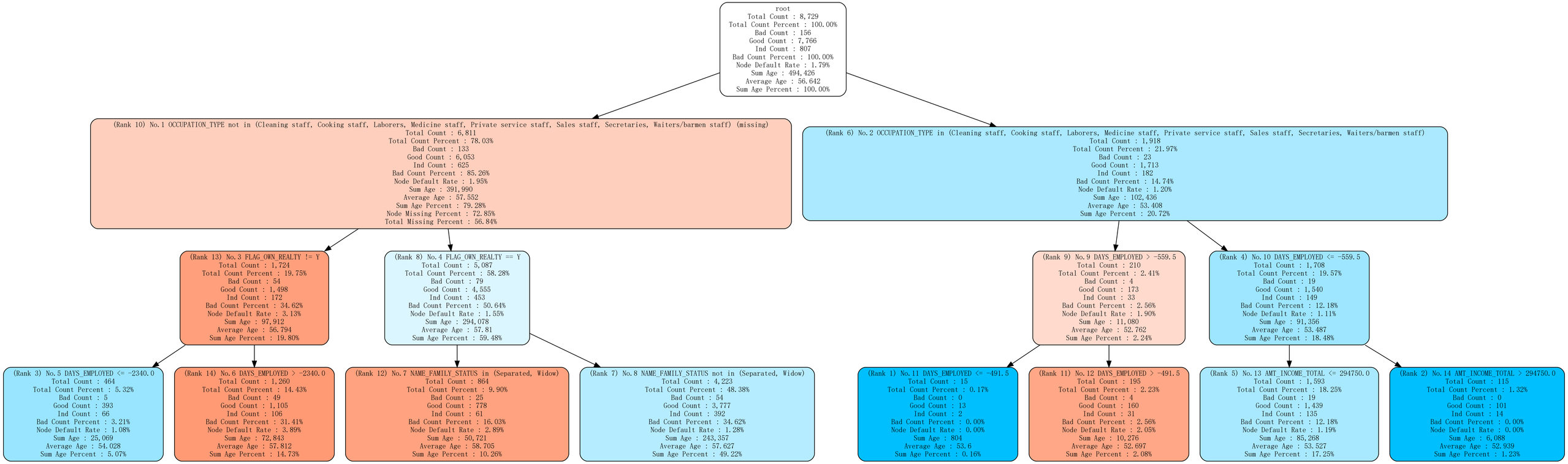


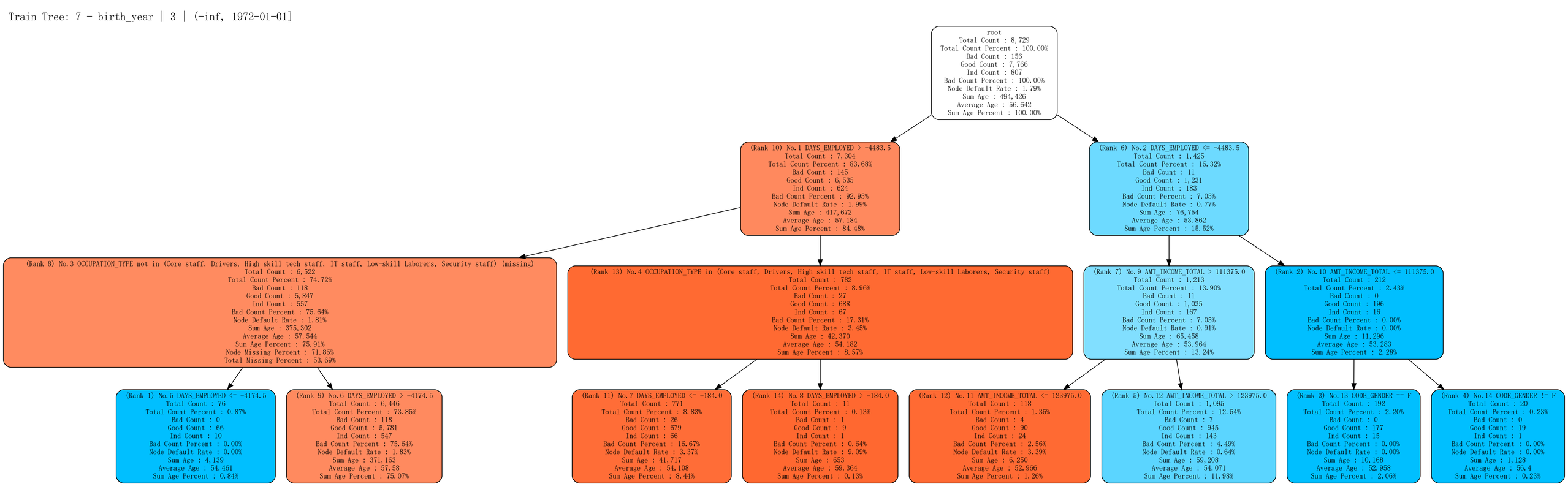
Train Tree: 4 - birth_year | 3 | (-inf, 1972-01-01]

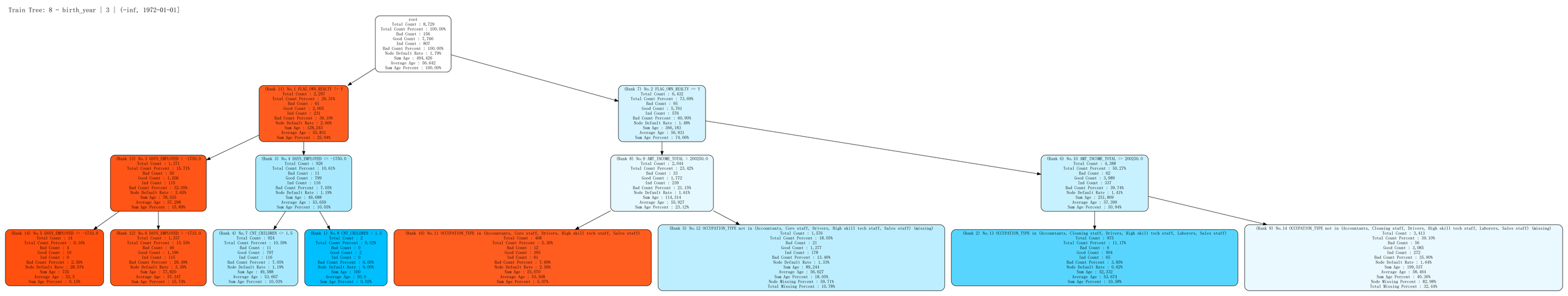



Train Tree: 5 - birth_year | 3 | (-inf, 1972-01-01]
root
Total Count : 8,729
Total Count Percent : 100.00%
Bad Count : 196
Good Count : 7,766
Ind Count : 807
Bad Count Percent : 100.00%
Node Default Rate : 1.79%
Sum Age : 494,426
Average Age : 56.642
Sum Age Percent : 100.00%
(Rank 11) No.1 DAYS_EMPLOYED > -4483.5
Total Count : 7,304
Total Count Percent : 83.68%
Bad Count : 145
Good Count : 6,535
Ind Count : 624
Bad Count Percent : 92.95%
Node Default Rate : 1.99%
Sum Age : 417,672
Average Age : 57.184
Sum Age Percent : 84.48%
(Rank 8) No.2 DAYS_EMPLOYED <= -4483.5
Total Count : 1,425
Total Count Percent : 16.32%
Bad Count : 11
Good Count : 1,231
Ind Count : 183
Bad Count Percent : 7.05%
Node Default Rate : 0.77%
Sum Age : 76,754
Average Age : 53.862
Sum Age Percent : 15.52%
(Rank 1) No.3 DAYS_EMPLOYED <= -4251.0
Total Count : 78
Total Count Percent : 0.89%
Bad Count : 0
Good Count : 67
Ind Count : 11
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 4,221
Average Age : 54.115
Sum Age Percent : 0.85%
(Rank 12) No.4 DAYS_EMPLOYED > -4251.0
Total Count : 7,226
Total Count Percent : 82.78%
Bad Count : 145
Good Count : 6,468
Ind Count : 613
Bad Count Percent : 92.95%
Node Default Rate : 2.01%
Sum Age : 413,451
Average Age : 57.217
Sum Age Percent : 83.62%
(Rank 9) No.9 AMT_INCOME_TOTAL > 111375.0
Total Count : 1,213
Total Count Percent : 13.90%
Bad Count : 11
Good Count : 1,035
Ind Count : 167
Bad Count Percent : 7.05%
Node Default Rate : 0.91%
Sum Age : 65,458
Average Age : 53.964
Sum Age Percent : 13.24%
(Rank 4) No.10 AMT_INCOME_TOTAL <= 111375.0
Total Count : 212
Total Count Percent : 2.43%
Bad Count : 0
Good Count : 196
Ind Count : 16
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 11,296
Average Age : 53.283
Sum Age Percent : 2.28%
(Rank 2) No.5 AMT_INCOME_TOTAL <= 290250.0
Total Count : 59
Total Count Percent : 0.68%
Bad Count : 0
Good Count : 55
Ind Count : 4
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 3,236
Average Age : 54.847
Sum Age Percent : 0.65%
(Rank 3) No.6 AMT_INCOME_TOTAL > 290250.0
Total Count : 19
Total Count Percent : 0.22%
Bad Count : 0
Good Count : 12
Ind Count : 7
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 985
Average Age : 51.842
Sum Age Percent : 0.20%
(Rank 14) No.7 OCCUPATION_TYPE in (Accountants, Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers, Security staff)
Total Count : 896
Total Count Percent : 10.26%
Bad Count : 31
Good Count : 789
Ind Count : 76
Bad Count Percent : 19.87%
Node Default Rate : 3.46%
Sum Age : 48,724
Average Age : 54.379
Sum Age Percent : 9.85%
(Rank 10) No.8 OCCUPATION_TYPE not in (Accountants, Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers, Security staff) (missing)
Total Count : 6,330
Total Count Percent : 72.52%
Bad Count : 114
Good Count : 5,679
Ind Count : 537
Bad Count Percent : 73.08%
Node Default Rate : 1.80%
Sum Age : 364,727
Average Age : 57.619
Sum Age Percent : 73.77%
Node Missing Percent : 73.74%
Total Missing Percent : 53.48%
(Rank 13) No.11 AMT_INCOME_TOTAL <= 123975.0
Total Count : 118
Total Count Percent : 1.35%
Bad Count : 4
Good Count : 90
Ind Count : 24
Bad Count Percent : 2.56%
Node Default Rate : 3.39%
Sum Age : 6,250
Average Age : 52.966
Sum Age Percent : 1.26%
(Rank 7) No.12 AMT_INCOME_TOTAL > 123975.0
Total Count : 1,095
Total Count Percent : 12.54%
Bad Count : 7
Good Count : 945
Ind Count : 143
Bad Count Percent : 4.49%
Node Default Rate : 0.64%
Sum Age : 59,208
Average Age : 54.071
Sum Age Percent : 11.98%
(Rank 5) No.13 CODE_GENDER == F
Total Count : 192
Total Count Percent : 2.20%
Bad Count : 0
Good Count : 177
Ind Count : 15
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 10,168
Average Age : 52.958
Sum Age Percent : 2.06%
(Rank 6) No.14 CODE_GENDER != F
Total Count : 20
Total Count Percent : 0.23%
Bad Count : 0
Good Count : 19
Ind Count : 1
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 1,128
Average Age : 56.4
Sum Age Percent : 0.23%

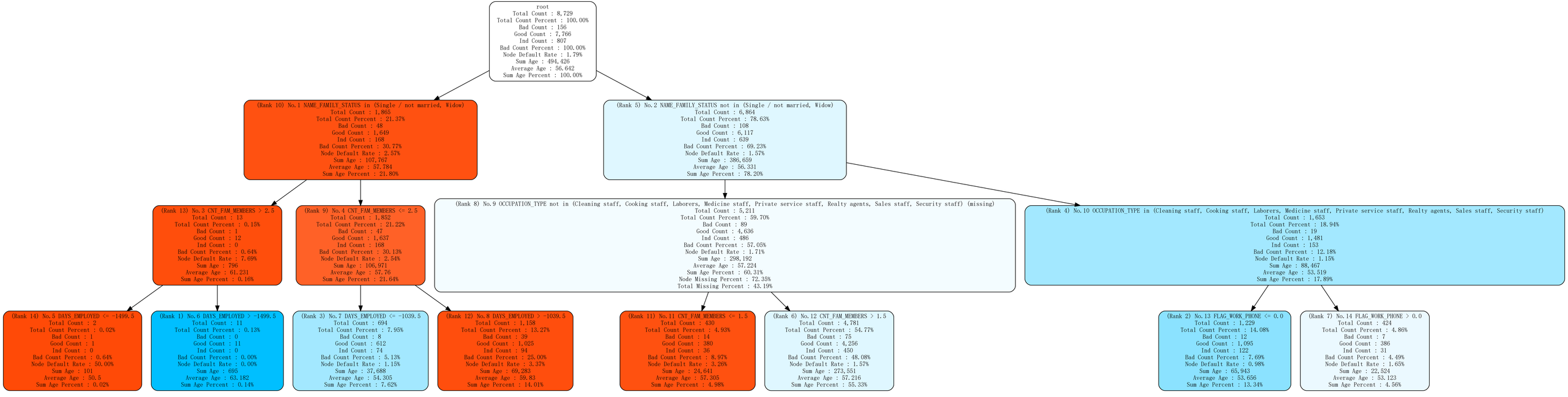
Train Tree: 6 - birth_year | 3 | (-inf, 1972-01-01]



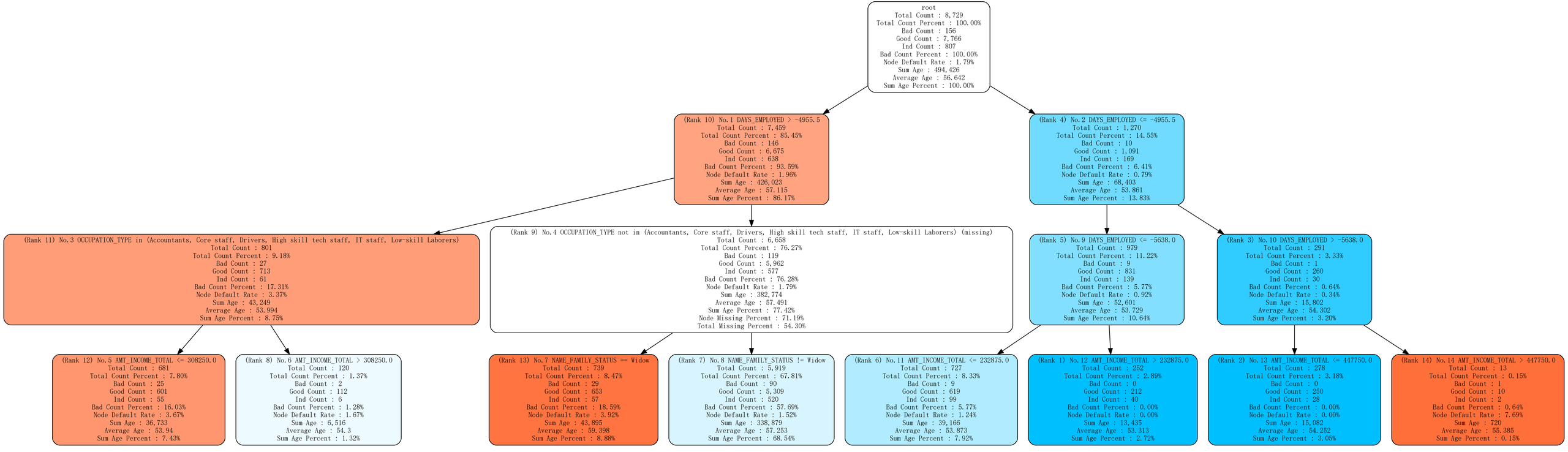

Train Tree: 7 - birth_year | 3 | (-inf, 1972-01-01]
root
Total Count : 8,729
Total Count Percent : 100.00%
Bad Count : 156
Good Count : 7,766
Ind Count : 807
Bad Count Percent : 100.00%
Node Default Rate : 1.79%
Sum Age : 494,426
Average Age : 56.642
Sum Age Percent : 100.00%
(Rank 10) No.1 DAYS_EMPLOYED > -4483.5
Total Count : 7,304
Total Count Percent : 83.68%
Bad Count : 145
Good Count : 6,535
Ind Count : 624
Bad Count Percent : 92.95%
Node Default Rate : 1.99%
Sum Age : 417,672
Average Age : 57.184
Sum Age Percent : 84.48%
(Rank 6) No.2 DAYS_EMPLOYED <= -4483.5
Total Count : 1,425
Total Count Percent : 16.32%
Bad Count : 11
Good Count : 1,231
Ind Count : 183
Bad Count Percent : 7.05%
Node Default Rate : 0.77%
Sum Age : 76,754
Average Age : 53.862
Sum Age Percent : 15.52%
(Rank 8) No.3 OCCUPATION_TYPE not in (Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers, Security staff) (missing)
Total Count : 6,522
Total Count Percent : 74.72%
Bad Count : 118
Good Count : 5,847
Ind Count : 557
Bad Count Percent : 75.64%
Node Default Rate : 1.81%
Sum Age : 375,302
Average Age : 57.544
Sum Age Percent : 75.91%
Node Missing Percent : 71.86%
Total Missing Percent : 53.69%
(Rank 13) No.4 OCCUPATION_TYPE in (Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers, Security staff)
Total Count : 782
Total Count Percent : 8.96%
Bad Count : 27
Good Count : 688
Ind Count : 67
Bad Count Percent : 17.31%
Node Default Rate : 3.45%
Sum Age : 42,370
Average Age : 54.182
Sum Age Percent : 8.57%
(Rank 7) No.9 AMT_INCOME_TOTAL > 111375.0
Total Count : 1,213
Total Count Percent : 13.90%
Bad Count : 11
Good Count : 1,035
Ind Count : 167
Bad Count Percent : 7.05%
Node Default Rate : 0.91%
Sum Age : 65,458
Average Age : 53.964
Sum Age Percent : 13.24%
(Rank 2) No.10 AMT_INCOME_TOTAL <= 111375.0
Total Count : 212
Total Count Percent : 2.43%
Bad Count : 0
Good Count : 196
Ind Count : 16
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 11,296
Average Age : 53.283
Sum Age Percent : 2.28%
(Rank 1) No.5 DAYS_EMPLOYED <= -4174.5
Total Count : 76
Total Count Percent : 0.87%
Bad Count : 0
Good Count : 66
Ind Count : 10
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 4,139
Average Age : 54.461
Sum Age Percent : 0.84%
(Rank 9) No.6 DAYS_EMPLOYED > -4174.5
Total Count : 6,446
Total Count Percent : 73.85%
Bad Count : 118
Good Count : 5,781
Ind Count : 547
Bad Count Percent : 75.64%
Node Default Rate : 1.83%
Sum Age : 371,163
Average Age : 57.58
Sum Age Percent : 75.07%
(Rank 11) No.7 DAYS_EMPLOYED <= -184.0
Total Count : 771
Total Count Percent : 8.83%
Bad Count : 26
Good Count : 679
Ind Count : 66
Bad Count Percent : 16.67%
Node Default Rate : 3.37%
Sum Age : 41,717
Average Age : 54.108
Sum Age Percent : 8.44%
(Rank 14) No.8 DAYS_EMPLOYED > -184.0
Total Count : 11
Total Count Percent : 0.13%
Bad Count : 1
Good Count : 9
Ind Count : 1
Bad Count Percent : 0.64%
Node Default Rate : 9.09%
Sum Age : 653
Average Age : 59.364
Sum Age Percent : 0.13%
(Rank 12) No.11 AMT_INCOME_TOTAL <= 123975.0
Total Count : 118
Total Count Percent : 1.35%
Bad Count : 4
Good Count : 90
Ind Count : 24
Bad Count Percent : 2.56%
Node Default Rate : 3.39%
Sum Age : 6,250
Average Age : 52.966
Sum Age Percent : 1.26%
(Rank 5) No.12 AMT_INCOME_TOTAL > 123975.0
Total Count : 1,095
Total Count Percent : 12.54%
Bad Count : 7
Good Count : 945
Ind Count : 143
Bad Count Percent : 4.49%
Node Default Rate : 0.64%
Sum Age : 59,208
Average Age : 54.071
Sum Age Percent : 11.98%
(Rank 3) No.13 CODE_GENDER == F
Total Count : 192
Total Count Percent : 2.20%
Bad Count : 0
Good Count : 177
Ind Count : 15
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 10,168
Average Age : 52.958
Sum Age Percent : 2.06%
(Rank 4) No.14 CODE_GENDER != F
Total Count : 20
Total Count Percent : 0.23%
Bad Count : 0
Good Count : 19
Ind Count : 1
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 1,128
Average Age : 56.4
Sum Age Percent : 0.23%


Train Tree: 8 - birth_year | 3 | (-inf, 1972-01-01]
root
Total Count : 8,729
Total Count Percent : 100.00%
Bad Count : 156
Good Count : 7,766
Ind Count : 807
Bad Count Percent : 100.00%
Node Default Rate : 1.79%
Sum Age : 494,426
Average Age : 56.642
Sum Age Percent : 100.00%
(Rank 11) No.1 FLAG_ORN_REALTY != Y
Total Count : 2,297
Total Count Percent : 26.31%
Bad Count : 61
Good Count : 2,005
Ind Count : 231
Bad Count Percent : 39.10%
Node Default Rate : 2.66%
Sum Age : 128,243
Average Age : 55.851
Sum Age Percent : 25.94%
(Rank 7) No.2 FLAG_ORN_REALTY == Y
Total Count : 6,432
Total Count Percent : 73.69%
Bad Count : 95
Good Count : 5,761
Ind Count : 576
Bad Count Percent : 60.90%
Node Default Rate : 1.48%
Sum Age : 366,183
Average Age : 56.931
Sum Age Percent : 74.06%
(Rank 13) No.3 DAYS_EMPLOYED > -1750.0
Total Count : 1,371
Total Count Percent : 15.71%
Bad Count : 50
Good Count : 1,206
Ind Count : 115
Bad Count Percent : 32.05%
Node Default Rate : 3.63%
Sum Age : 78,555
Average Age : 57.298
Sum Age Percent : 15.89%
(Rank 3) No.4 DAYS_EMPLOYED <= -1750.0
Total Count : 926
Total Count Percent : 10.61%
Bad Count : 11
Good Count : 799
Ind Count : 116
Bad Count Percent : 7.05%
Node Default Rate : 1.19%
Sum Age : 49,688
Average Age : 53.659
Sum Age Percent : 10.05%
(Rank 8) No.9 AMT_INCOME_TOTAL > 200250.0
Total Count : 2,044
Total Count Percent : 23.42%
Bad Count : 33
Good Count : 1,772
Ind Count : 239
Bad Count Percent : 21.15%
Node Default Rate : 1.61%
Sum Age : 114,314
Average Age : 55.927
Sum Age Percent : 23.12%
(Rank 6) No.10 AMT_INCOME_TOTAL <= 200250.0
Total Count : 4,388
Total Count Percent : 50.27%
Bad Count : 62
Good Count : 3,989
Ind Count : 337
Bad Count Percent : 39.74%
Node Default Rate : 1.41%
Sum Age : 251,869
Average Age : 57.399
Sum Age Percent : 50.94%
(Rank 14) No.5 DAYS_EMPLOYED <= -1733.0
Total Count : 14
Total Count Percent : 0.16%
Bad Count : 4
Good Count : 10
Ind Count : 0
Bad Count Percent : 2.56%
Node Default Rate : 28.57%
Sum Age : 725
Average Age : 52.5
Sum Age Percent : 0.15%
(Rank 12) No.6 DAYS_EMPLOYED > -1733.0
Total Count : 1,357
Total Count Percent : 15.55%
Bad Count : 46
Good Count : 1,196
Ind Count : 115
Bad Count Percent : 29.49%
Node Default Rate : 3.39%
Sum Age : 77,820
Average Age : 57.347
Sum Age Percent : 15.74%
(Rank 4) No.7 CNT_CHILDREN <= 1.5
Total Count : 924
Total Count Percent : 10.59%
Bad Count : 11
Good Count : 797
Ind Count : 116
Bad Count Percent : 7.05%
Node Default Rate : 1.19%
Sum Age : 49,588
Average Age : 53.667
Sum Age Percent : 10.03%
(Rank 1) No.8 CNT_CHILDREN > 1.5
Total Count : 2
Total Count Percent : 0.02%
Bad Count : 0
Good Count : 2
Ind Count : 0
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 100
Average Age : 50.0
Sum Age Percent : 0.02%
(Rank 10) No.11 OCCUPATION_TYPE in (Accountants, Core staff, Drivers, High skill tech staff, Sales staff)
Total Count : 668
Total Count Percent : 5.36%
Bad Count : 12
Good Count : 595
Ind Count : 61
Bad Count Percent : 7.69%
Node Default Rate : 2.56%
Sum Age : 25,070
Average Age : 53.568
Sum Age Percent : 5.07%
(Rank 5) No.12 OCCUPATION_TYPE not in (Accountants, Core staff, Drivers, High skill tech staff, Sales staff) (missing)
Total Count : 1,376
Total Count Percent : 18.05%
Bad Count : 21
Good Count : 1,377
Ind Count : 178
Bad Count Percent : 13.46%
Node Default Rate : 1.53%
Sum Age : 89,244
Average Age : 56.627
Sum Age Percent : 18.05%
Node Missing Percent : 59.71%
Total Missing Percent : 10.78%
(Rank 2) No.13 OCCUPATION_TYPE in (Accountants, Cleaning staff, Drivers, High skill tech staff, Laborers, Sales staff)
Total Count : 975
Total Count Percent : 11.17%
Bad Count : 6
Good Count : 904
Ind Count : 65
Bad Count Percent : 3.85%
Node Default Rate : 0.62%
Sum Age : 52,332
Average Age : 53.674
Sum Age Percent : 10.58%
(Rank 9) No.14 OCCUPATION_TYPE not in (Accountants, Cleaning staff, Drivers, High skill tech staff, Laborers, Sales staff) (missing)
Total Count : 3,413
Total Count Percent : 39.10%
Bad Count : 56
Good Count : 3,085
Ind Count : 272
Bad Count Percent : 35.90%
Node Default Rate : 1.64%
Sum Age : 199,537
Average Age : 58.464
Sum Age Percent : 40.36%
Node Missing Percent : 82.98%
Total Missing Percent : 32.44%

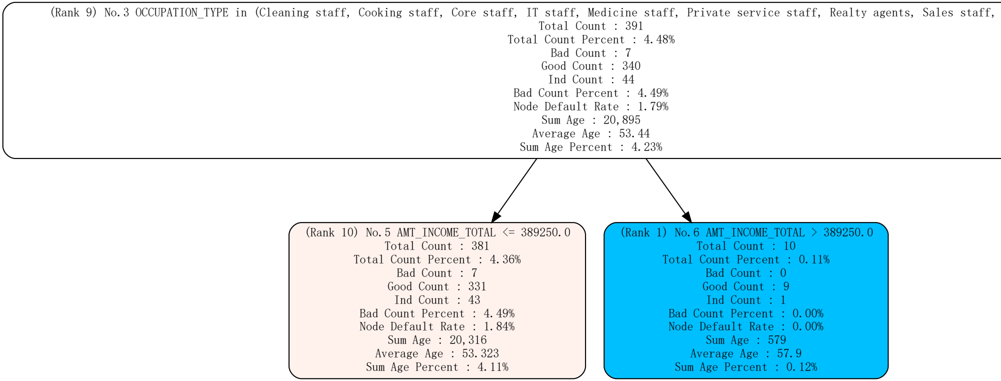
Train Tree: 9 - birth_year | 3 | (-inf, 1972-01-01]

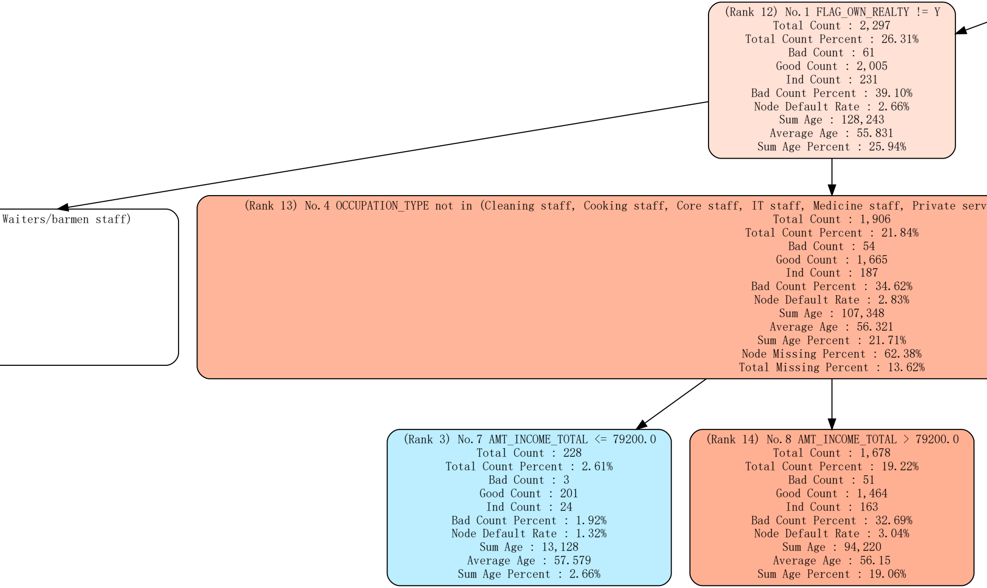


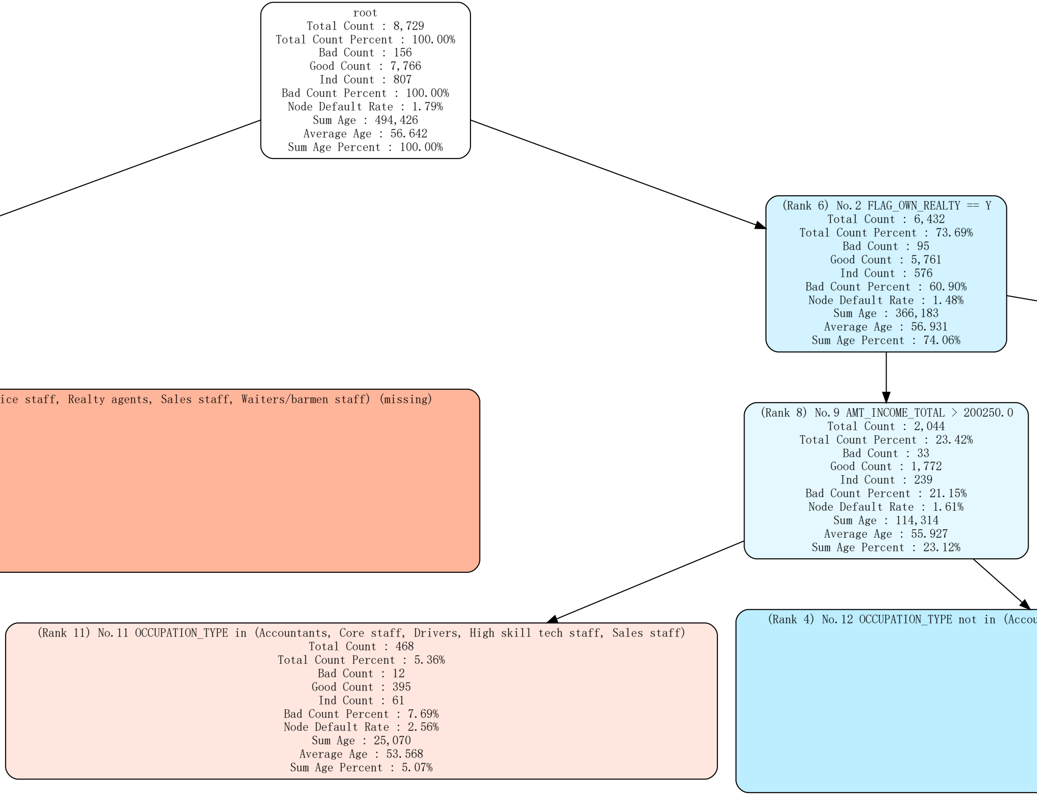
Train Tree: 10 - birth_year | 3 | (-inf, 1972-01-01]

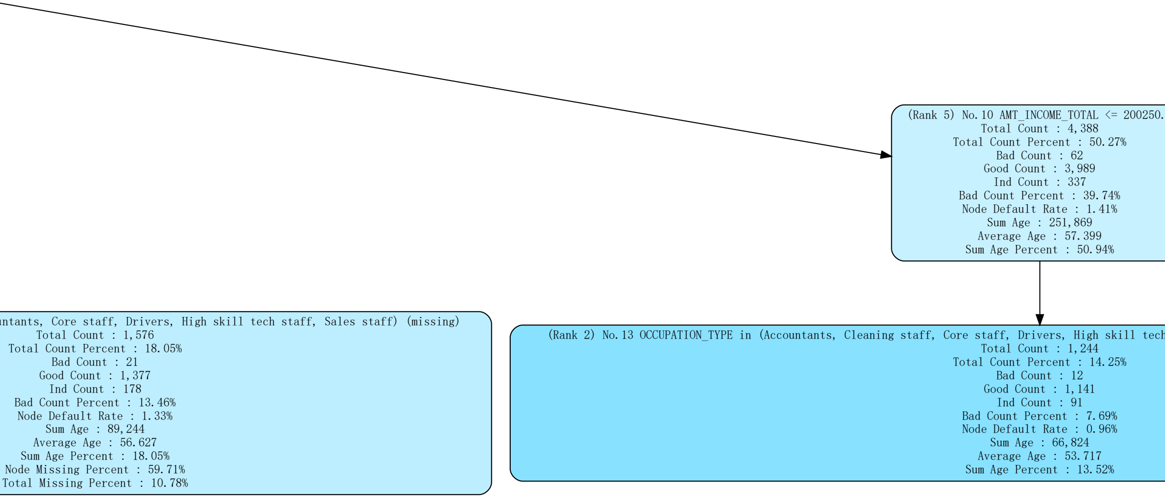


Train Tree: 11 - birth_year | 3 | (-inf, 1972-01-01]


(Rank 9) No.3 OCCUPATION_TYPE in (Cleaning staff, Cooking staff, Core staff, IT staff, Medicine staff, Private service staff, Realty agents, Sales staff,
Total Count : 391
Total Count Percent : 4.48%
Bad Count : 7
Good Count : 340
Ind Count : 44
Bad Count Percent : 4.49%
Node Default Rate : 1.79%
Sum Age : 20,895
Average Age : 53.44
Sum Age Percent : 4.23%
(Rank 10) No.5 AMT_INCOME_TOTAL <= 389250.0
Total Count : 381
Total Count Percent : 4.36%
Bad Count : 7
Good Count : 331
Ind Count : 43
Bad Count Percent : 4.49%
Node Default Rate : 1.84%
Sum Age : 20,316
Average Age : 53.323
Sum Age Percent : 4.11%
(Rank 1) No.6 AMT_INCOME_TOTAL > 389250.0
Total Count : 10
Total Count Percent : 0.11%
Bad Count : 0
Good Count : 9
Ind Count : 1
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 579
Average Age : 57.9
Sum Age Percent : 0.12%


(Rank 12) No.1 FLAG_OWN_REALTY != Y
Total Count : 2,297
Total Count Percent : 26.31%
Bad Count : 61
Good Count : 2,005
Ind Count : 231
Bad Count Percent : 39.10%
Node Default Rate : 2.66%
Sum Age : 128,243
Average Age : 55.831
Sum Age Percent : 25.94%
Waiters/barmen staff)
(Rank 13) No.4 OCCUPATION_TYPE not in (Cleaning staff, Cooking staff, Core staff, IT staff, Medicine staff, Private serv
Total Count : 1,906
Total Count Percent : 21.84%
Bad Count : 54
Good Count : 1,665
Ind Count : 187
Bad Count Percent : 34.62%
Node Default Rate : 2.83%
Sum Age : 107,348
Average Age : 56.321
Sum Age Percent : 21.71%
Node Missing Percent : 62.38%
Total Missing Percent : 13.62%
(Rank 3) No.7 AMT_INCOME_TOTAL <= 79200.0
Total Count : 228
Total Count Percent : 2.61%
Bad Count : 3
Good Count : 201
Ind Count : 24
Bad Count Percent : 1.92%
Node Default Rate : 1.32%
Sum Age : 13,128
Average Age : 57.579
Sum Age Percent : 2.66%
(Rank 14) No.8 AMT_INCOME_TOTAL > 79200.0
Total Count : 1,678
Total Count Percent : 19.22%
Bad Count : 51
Good Count : 1,464
Ind Count : 163
Bad Count Percent : 32.69%
Node Default Rate : 3.04%
Sum Age : 94,220
Average Age : 56.15
Sum Age Percent : 19.06%

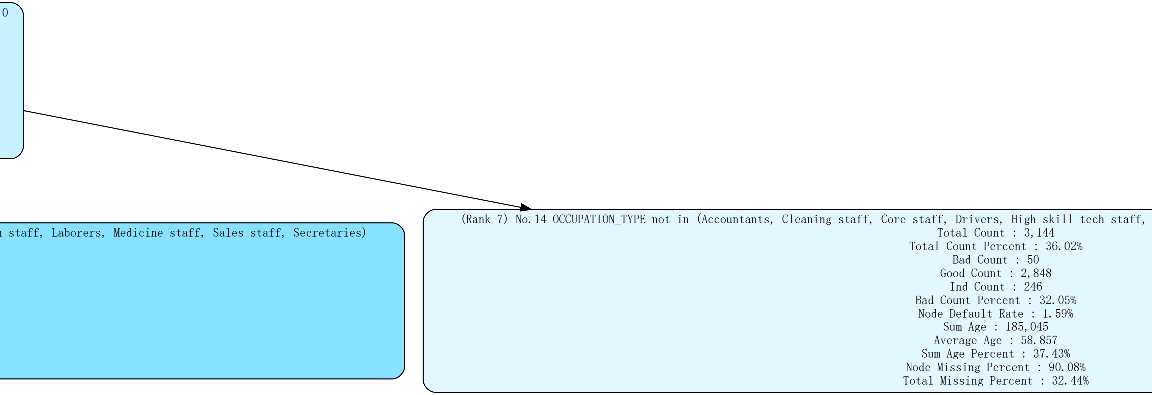

root
Total Count : 8,729
Total Count Percent : 100.00%
Bad Count : 156
Good Count : 7,766
Ind Count : 807
Bad Count Percent : 100.00%
Node Default Rate : 1.79%
Sum Age : 494,426
Average Age : 56.642
Sum Age Percent : 100.00%
(Rank 6) No.2 FLAG_OWN_REALTY == Y
Total Count : 6,432
Total Count Percent : 73.69%
Bad Count : 95
Good Count : 5,761
Ind Count : 576
Bad Count Percent : 60.90%
Node Default Rate : 1.48%
Sum Age : 366,183
Average Age : 56.931
Sum Age Percent : 74.06%
ice staff, Realty agents, Sales staff, Waiters/barmen staff) (missing)
(Rank 8) No.9 AMT_INCOME_TOTAL > 200250.0
Total Count : 2,044
Total Count Percent : 23.42%
Bad Count : 33
Good Count : 1,772
Ind Count : 239
Bad Count Percent : 21.15%
Node Default Rate : 1.61%
Sum Age : 114,314
Average Age : 55.927
Sum Age Percent : 23.12%
(Rank 11) No.11 OCCUPATION_TYPE in (Accountants, Core staff, Drivers, High skill tech staff, Sales staff)
Total Count : 468
Total Count Percent : 5.36%
Bad Count : 12
Good Count : 395
Ind Count : 61
Bad Count Percent : 7.69%
Node Default Rate : 2.56%
Sum Age : 25,070
Average Age : 53.568
Sum Age Percent : 5.07%
(Rank 4) No.12 OCCUPATION_TYPE not in (Accou



(Rank 5) No.10 AMT_INCOME_TOTAL <= 200250.
Total Count : 4,388
Total Count Percent : 50.27%
Bad Count : 62
Good Count : 3,989
Ind Count : 337
Bad Count Percent : 39.74%
Node Default Rate : 1.41%
Sum Age : 251,869
Average Age : 57.399
Sum Age Percent : 50.94%

ntants, Core staff, Drivers, High skill tech staff, Sales staff) (missing)
Total Count : 1,576
Total Count Percent : 18.05%
Bad Count : 21
Good Count : 1,377
Ind Count : 178
Bad Count Percent : 13.46%
Node Default Rate : 1.33%
Sum Age : 89,244
Average Age : 56.627
Sum Age Percent : 18.05%
Node Missing Percent : 59.71%
Total Missing Percent : 10.78%

(Rank 2) No.13 OCCUPATION_TYPE in (Accountants, Cleaning staff, Core staff, Drivers, High skill tech
Total Count : 1,244
Total Count Percent : 14.25%
Bad Count : 12
Good Count : 1,141
Ind Count : 91
Bad Count Percent : 7.69%
Node Default Rate : 0.96%
Sum Age : 66,824
Average Age : 53.717
Sum Age Percent : 13.52%

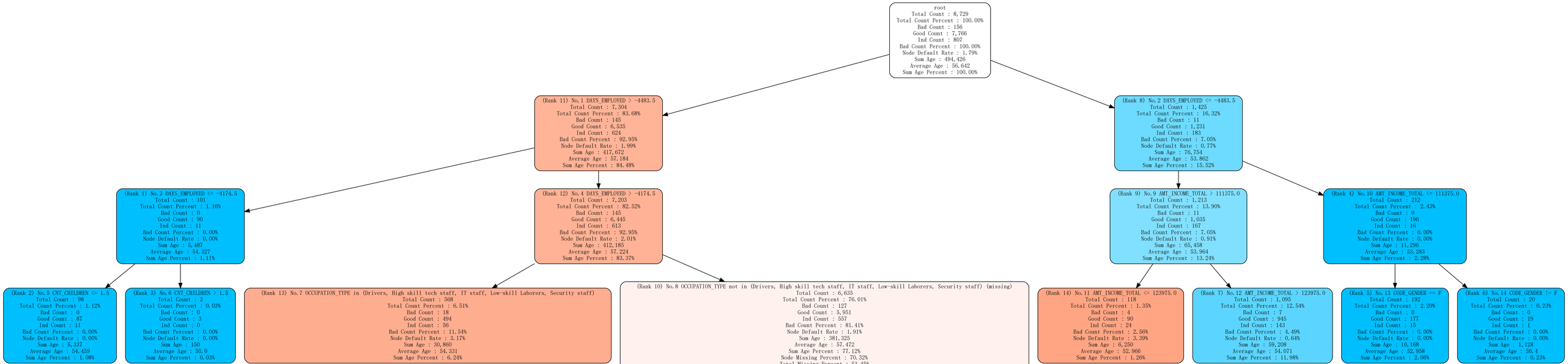


n staff, Laborers, Medicine staff, Sales staff, Secretaries)

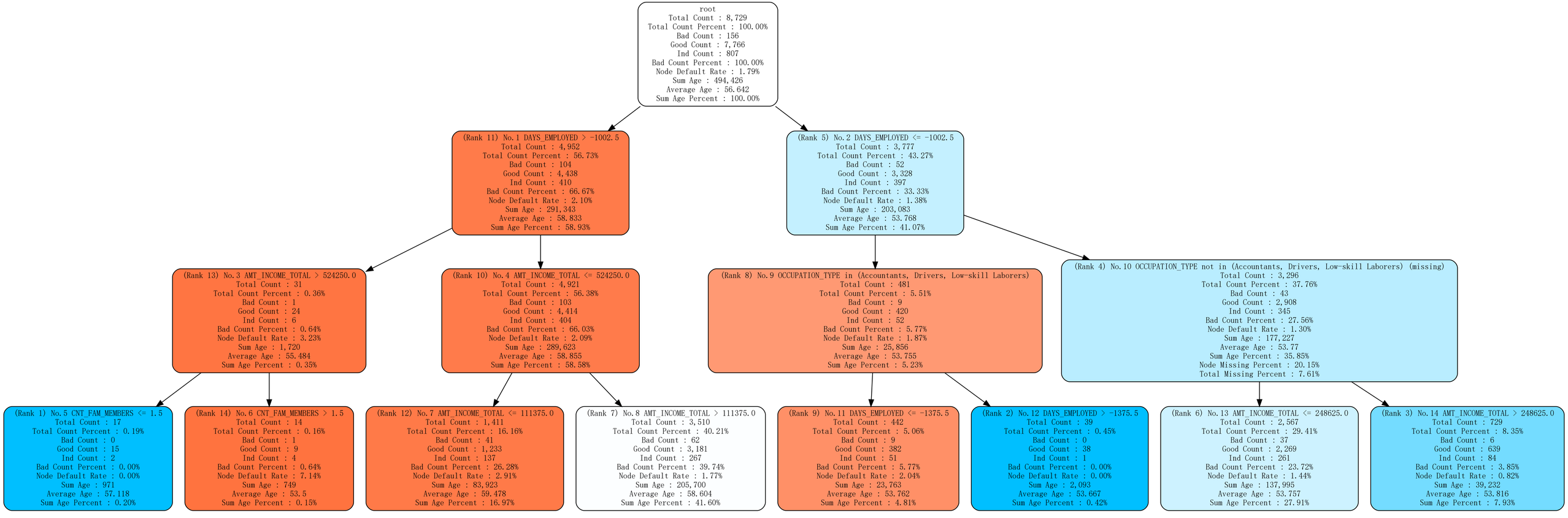
(Rank 7) No.14 OCCUPATION_TYPE not in (Accountants, Cleaning staff, Core staff, Drivers, High skill tech staff,
Total Count : 3,144
Total Count Percent : 36.02%
Bad Count : 50
Good Count : 2,848
Ind Count : 246
Bad Count Percent : 32.05%
Node Default Rate : 1.59%
Sum Age : 185,045
Average Age : 58.857
Sum Age Percent : 37.43%
Node Missing Percent : 90.08%
Total Missing Percent : 32.44%

```
Laborers, Medicine staff, Sales staff, Secretaries) (missing)
```

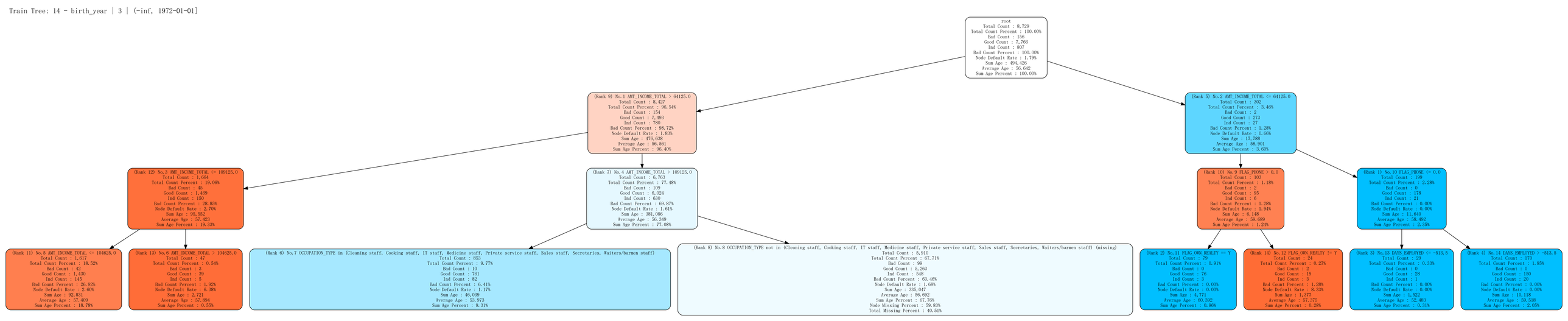
Train Tree: 12 - birth_year | 3 | (-inf, 1972-01-01]



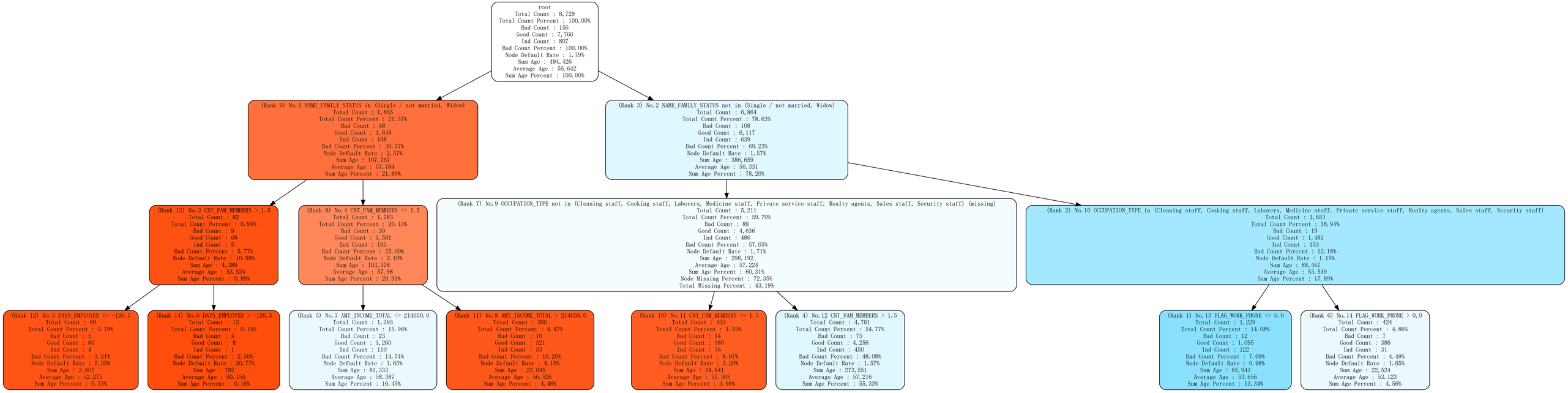
Train Tree: 13 - birth_year | 3 | (-inf, 1972-01-01]



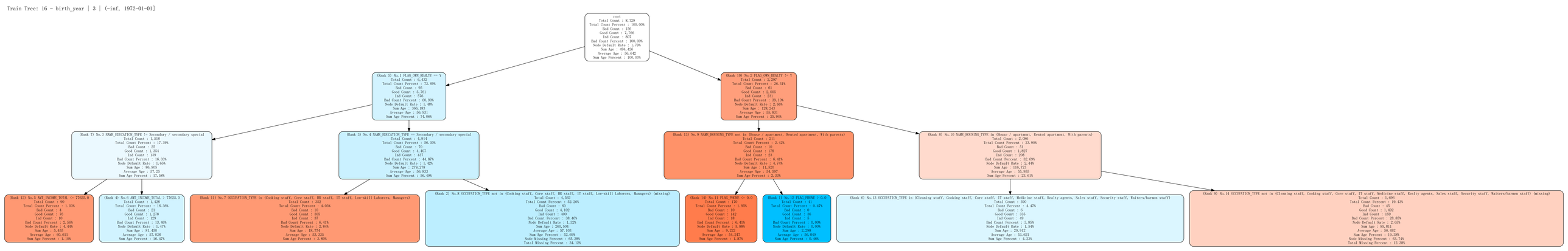
Train Tree: 14 - birth_year | 3 | (-inf, 1972-01-01]



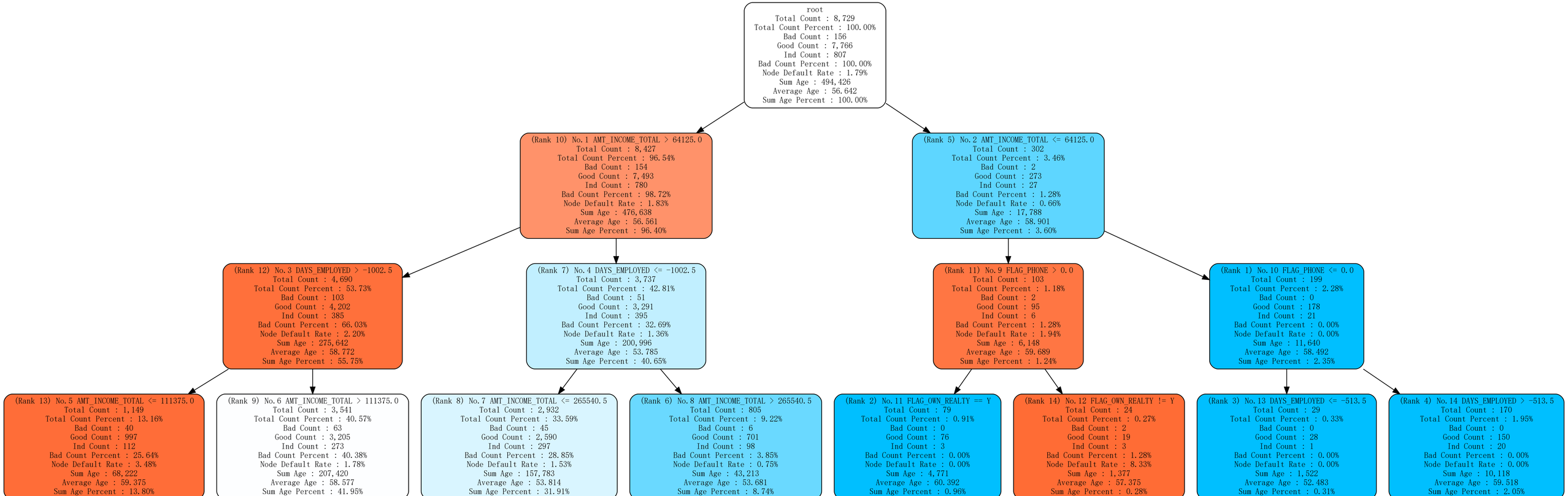
Train Tree: 15 - birth_year | 3 | (-inf, 1972-01-01]



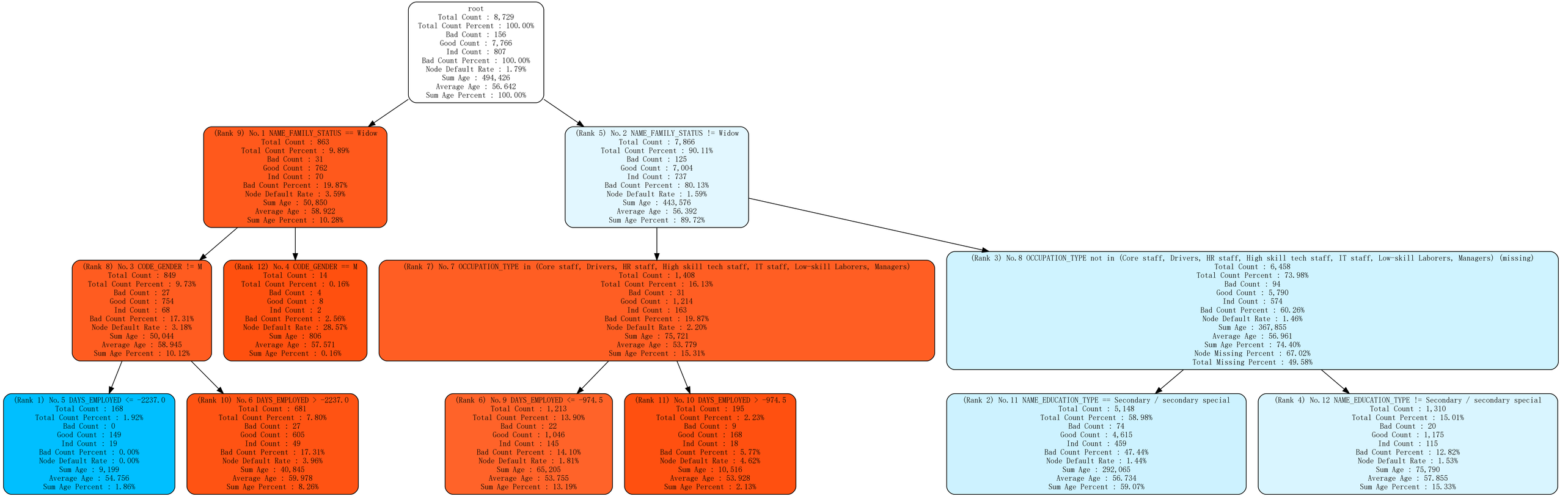
Train Tree: 16 - birth_year | 3 | (-inf, 1972-01-01]



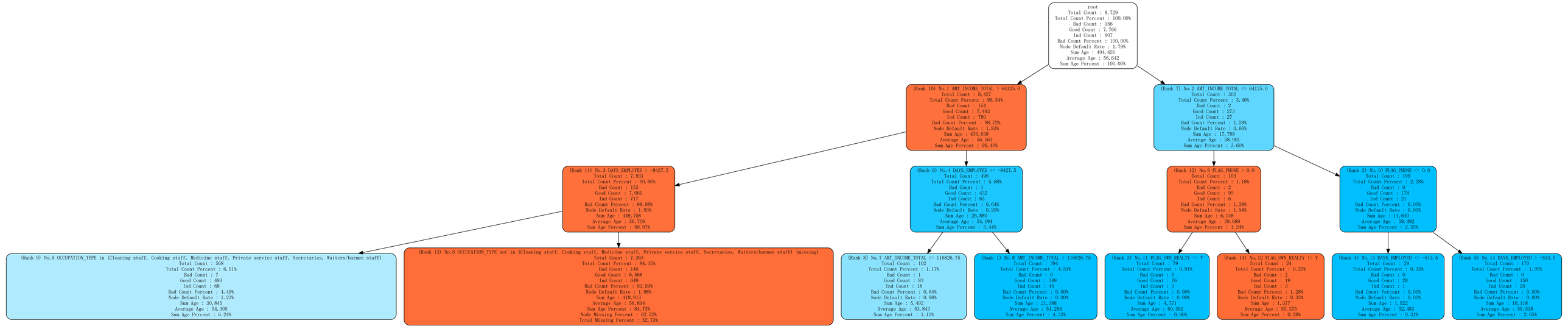
Train Tree: 17 - birth_year | 3 | (-inf, 1972-01-01]



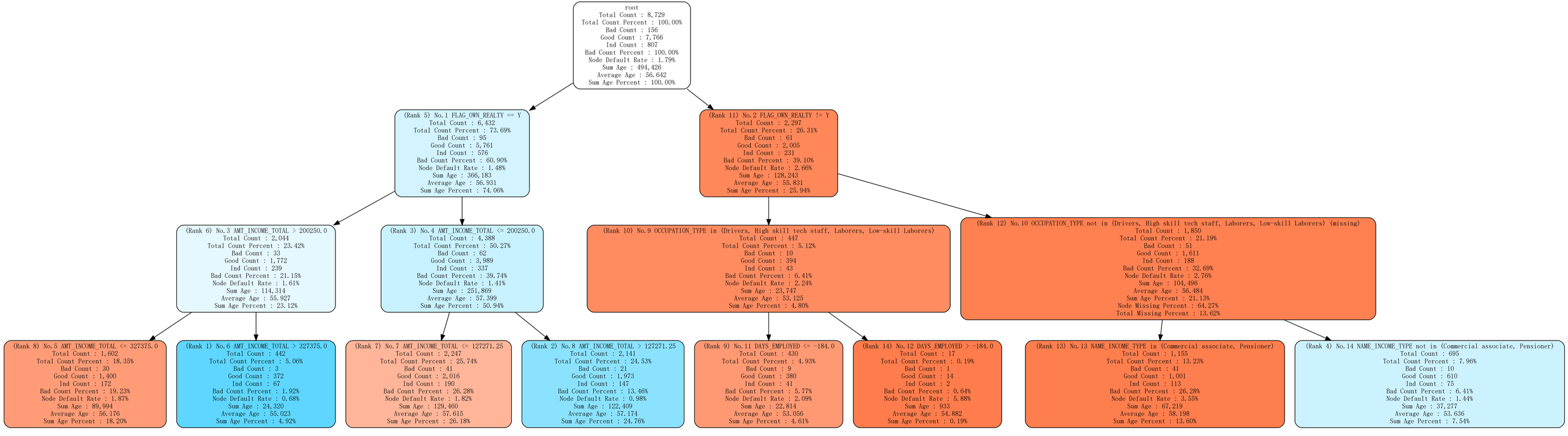
Train Tree: 18 - birth_year | 3 | (-inf, 1972-01-01]



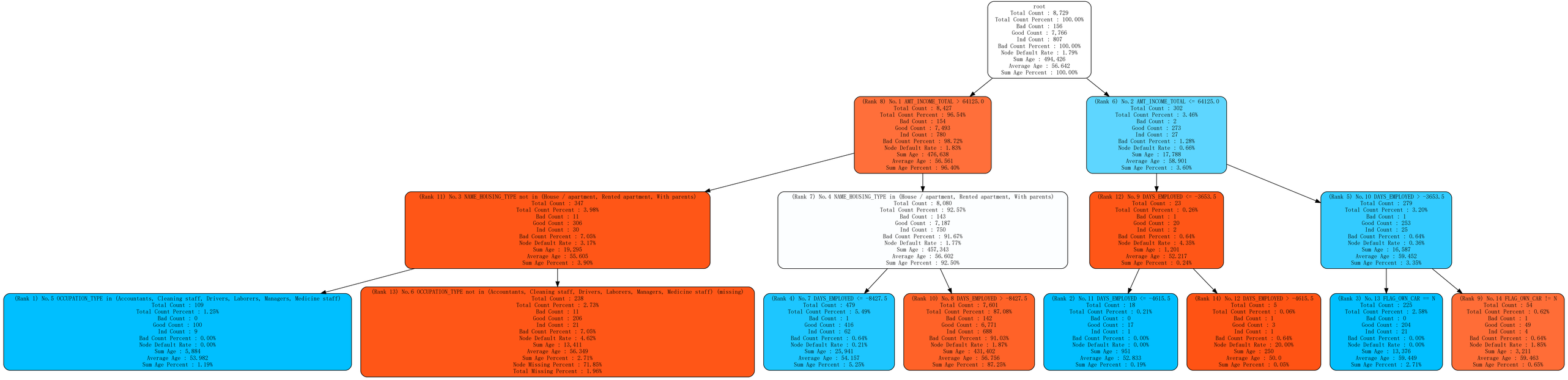
Train Tree: 19 - birth_year | 3 | (-inf, 1972-01-01]



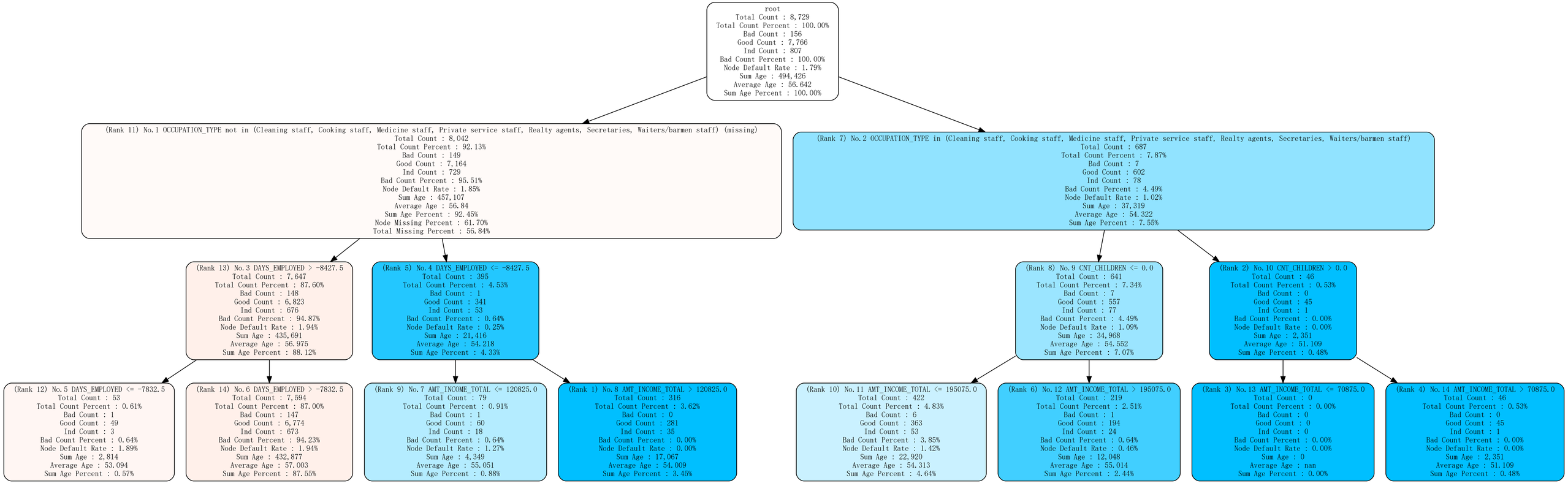
Train Tree: 20 - birth_year | 3 | (-inf, 1972-01-01]



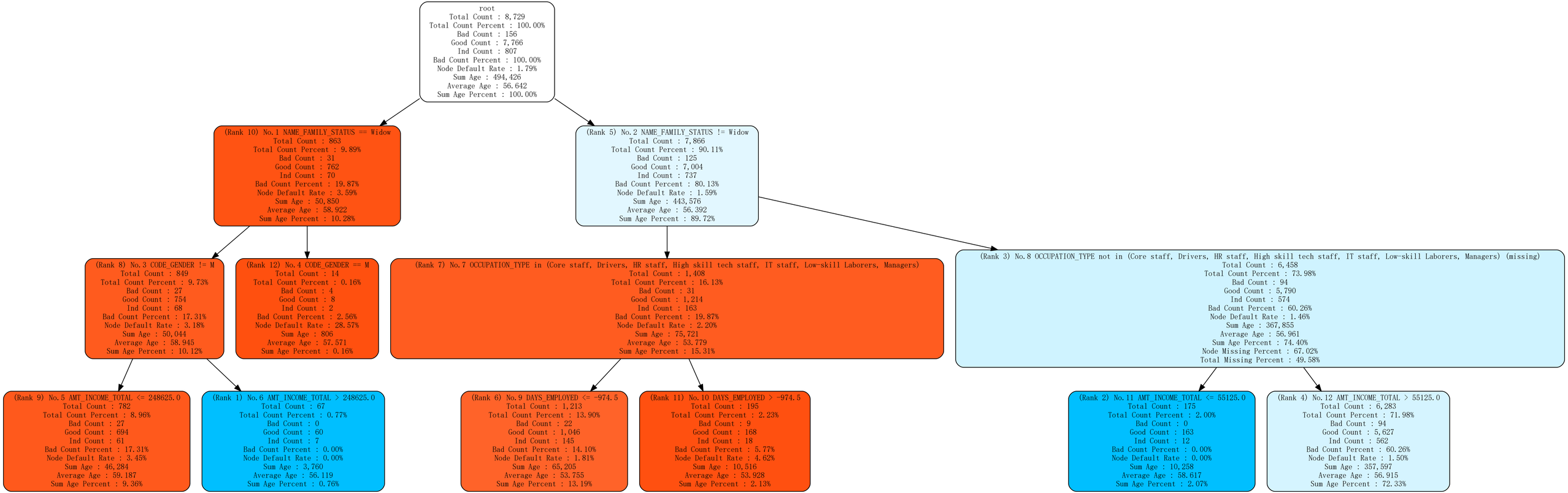
Train Tree: 21 - birth_year | 3 | (-inf, 1972-01-01]



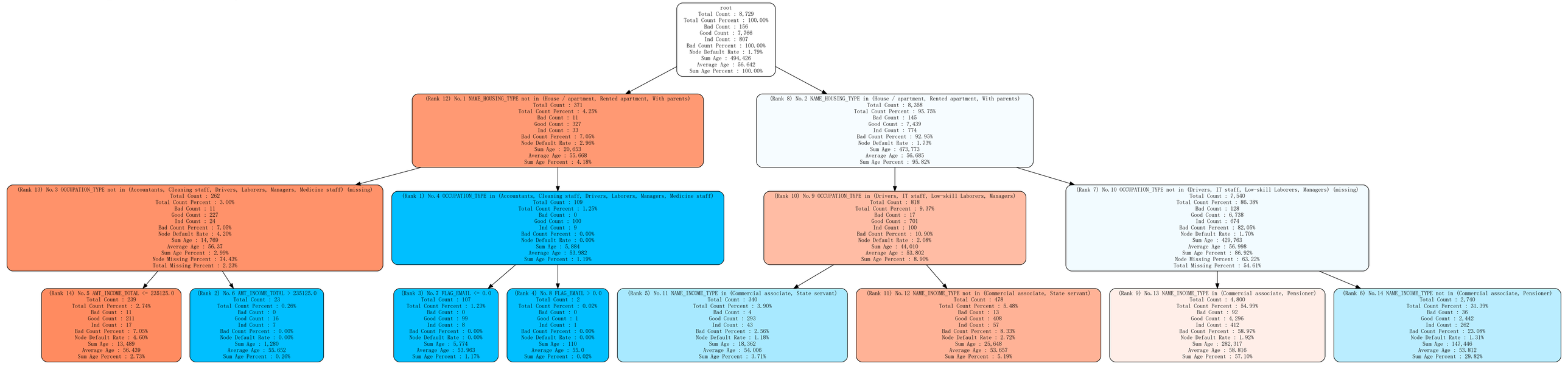
Train Tree: 22 - birth_year | 3 | (-inf, 1972-01-01]



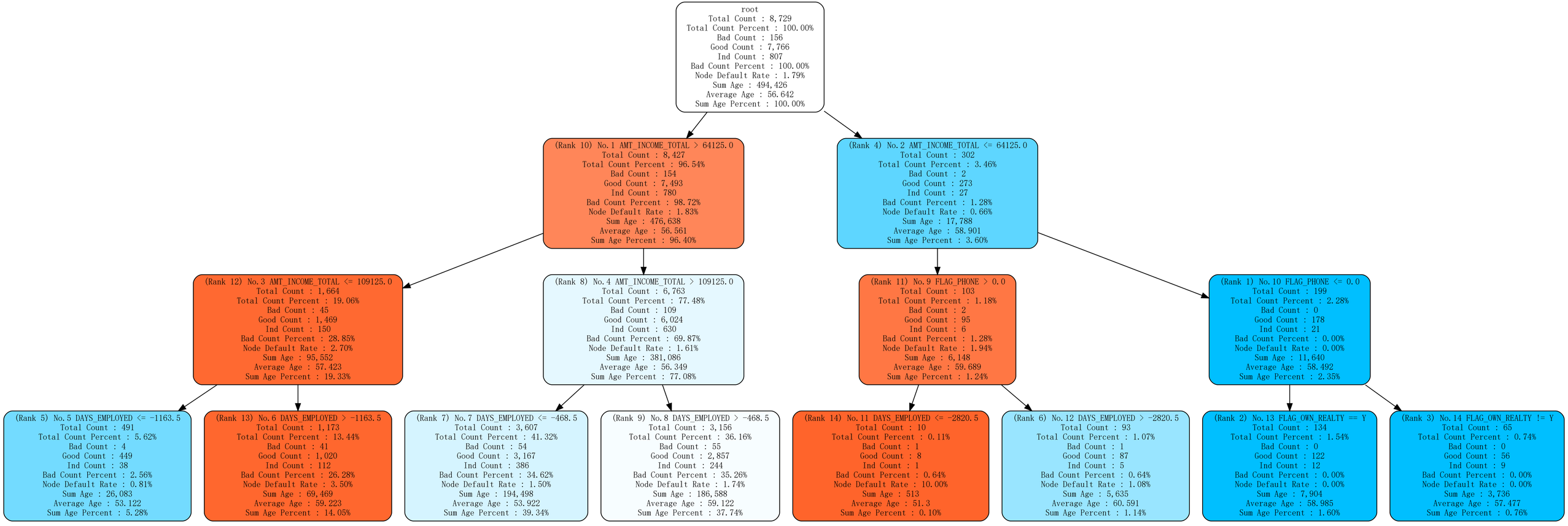
Train Tree: 23 - birth_year | 3 | (-inf, 1972-01-01]



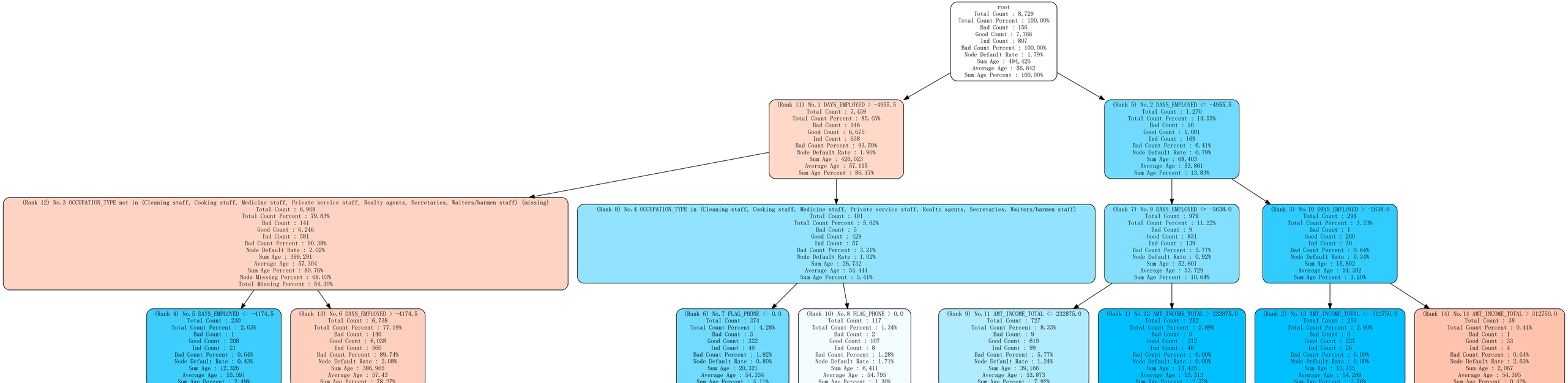
Train Tree: 24 - birth_year | 3 | (-inf, 1972-01-01]



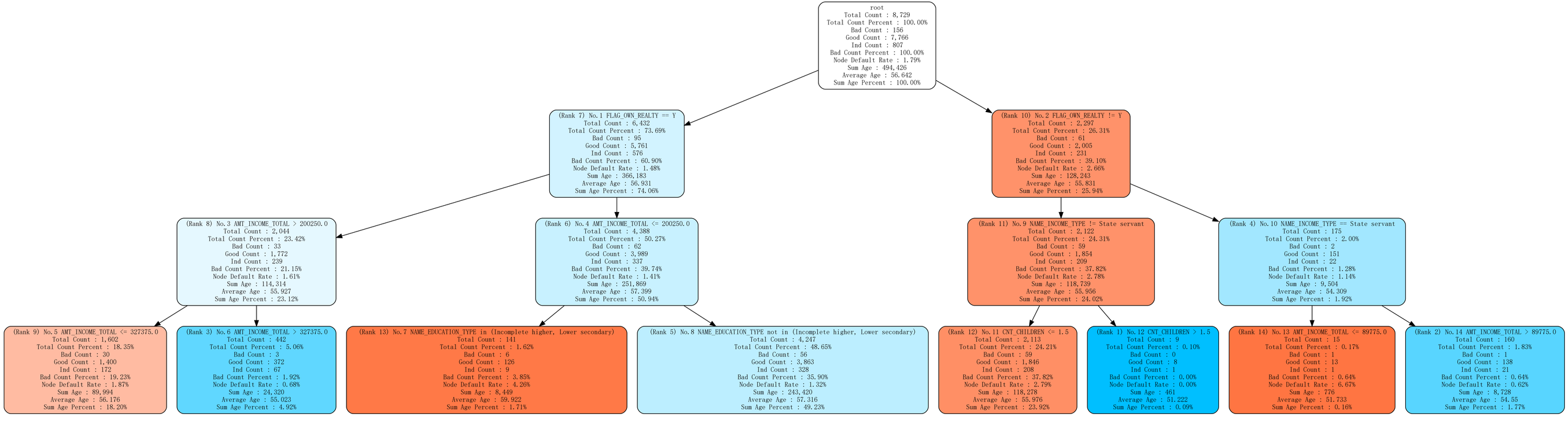
Train Tree: 25 - birth_year | 3 | (-inf, 1972-01-01]



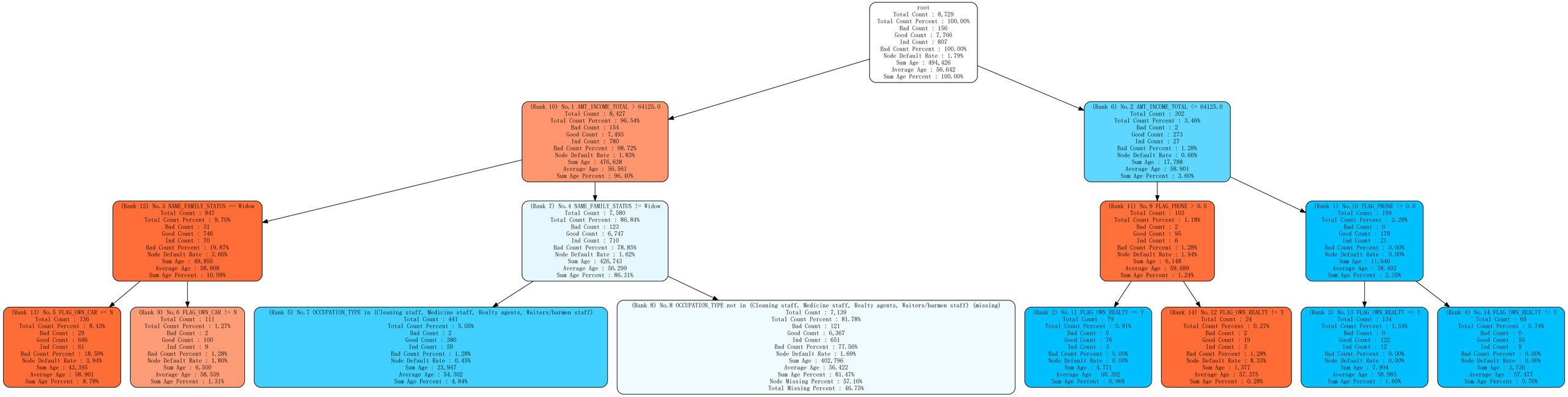
Train Tree: 26 - birth_year | 3 | (-inf, 1972-01-01]



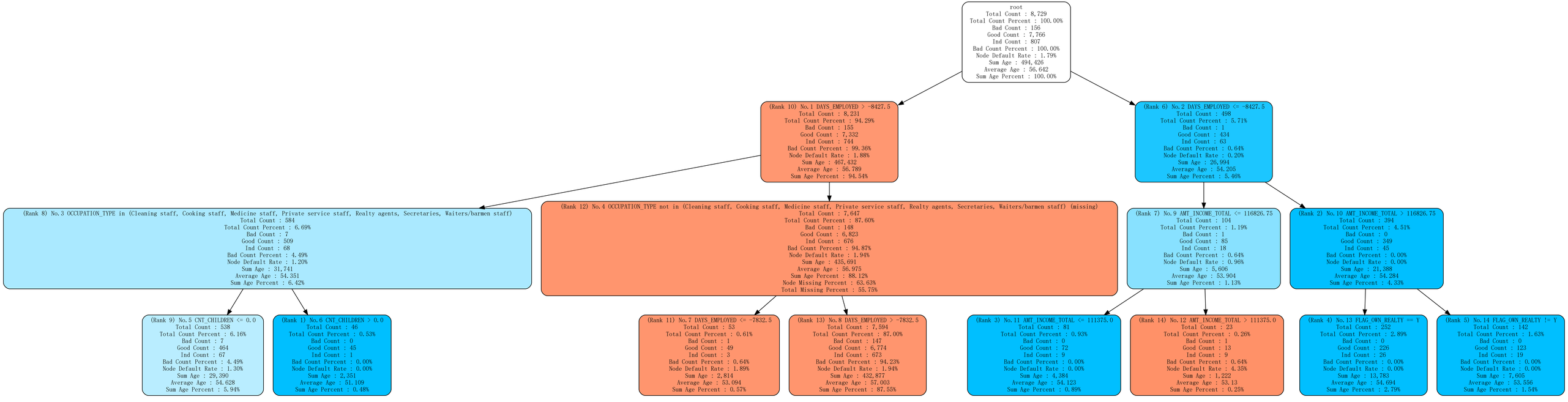
Train Tree: 27 - birth_year | 3 | (-inf, 1972-01-01]



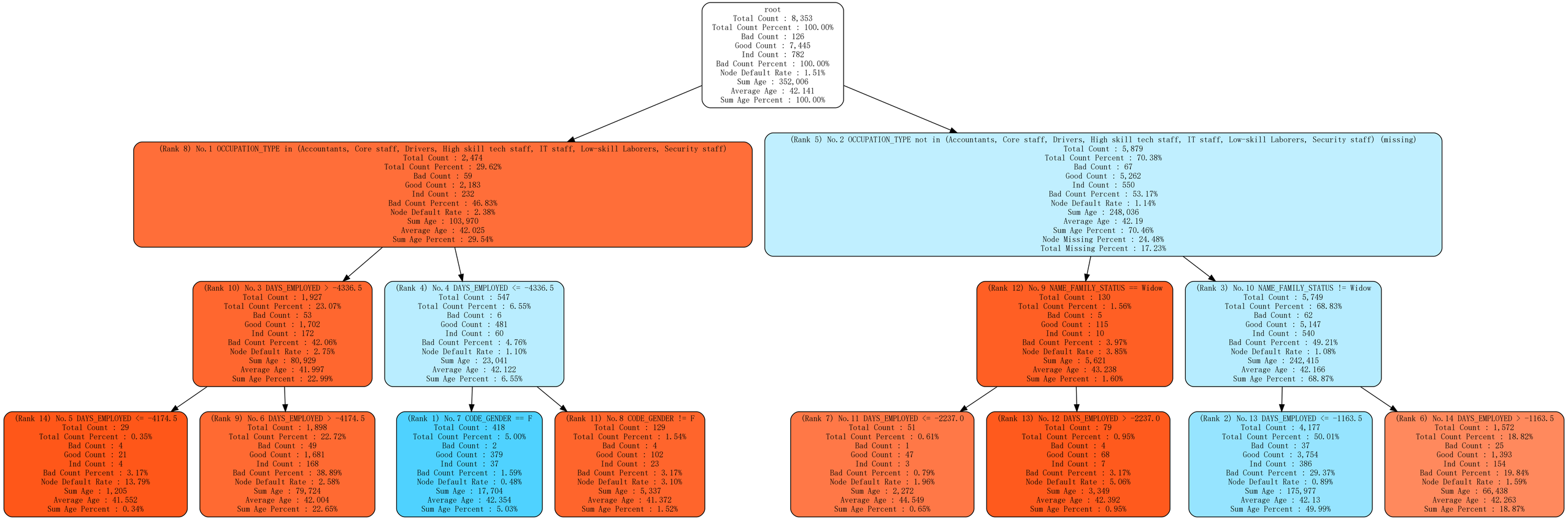
Train Tree: 28 - birth_year | 3 | (-inf, 1972-01-01]

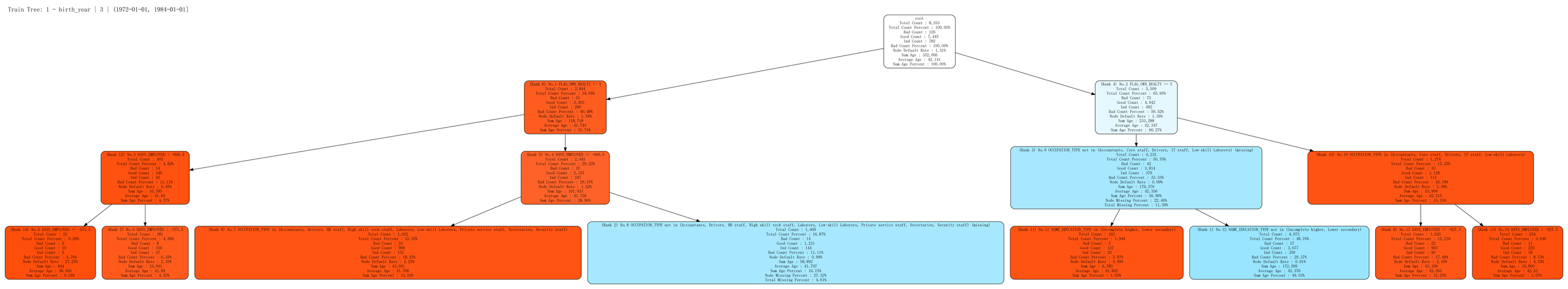


Train Tree: 29 - birth_year | 3 | (-inf, 1972-01-01]

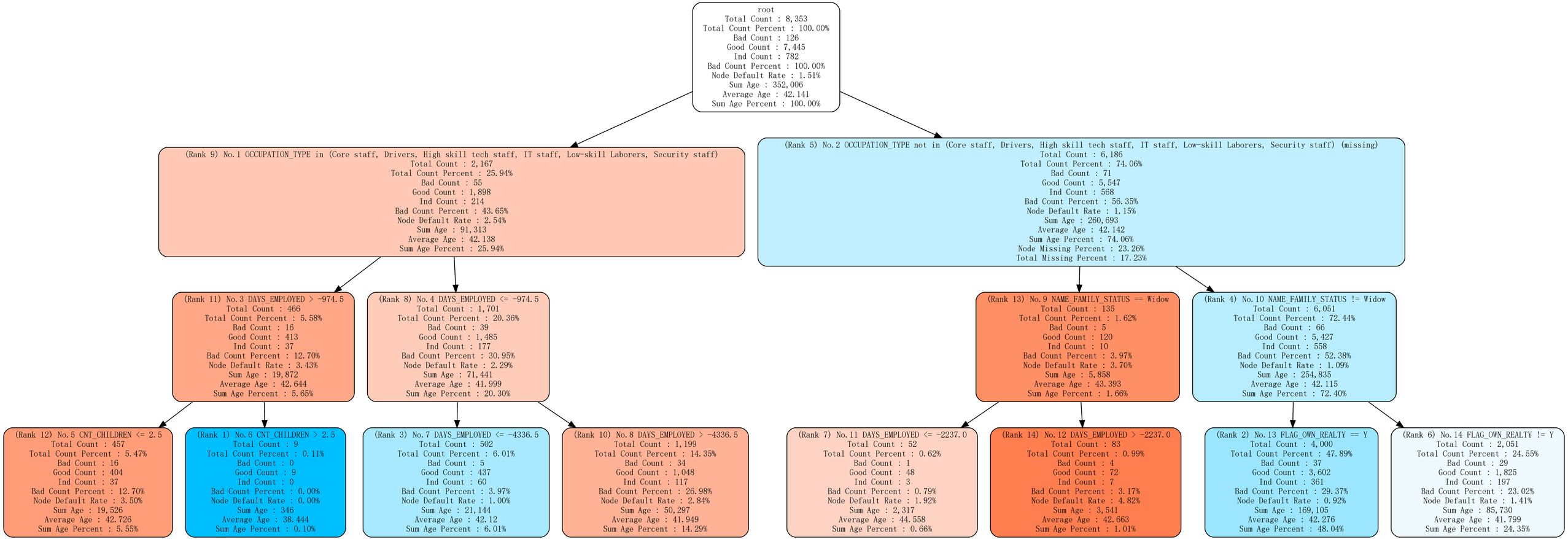


Train Tree: 0 - birth_year | 3 | (1972-01-01, 1984-01-01]

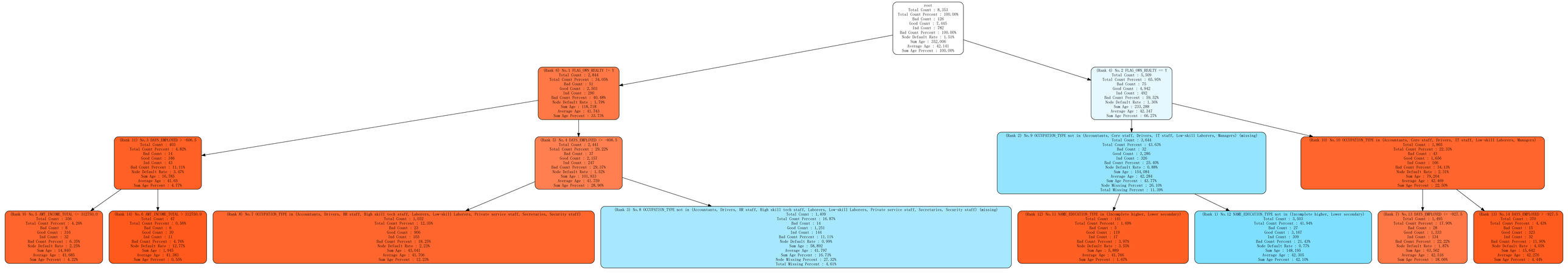


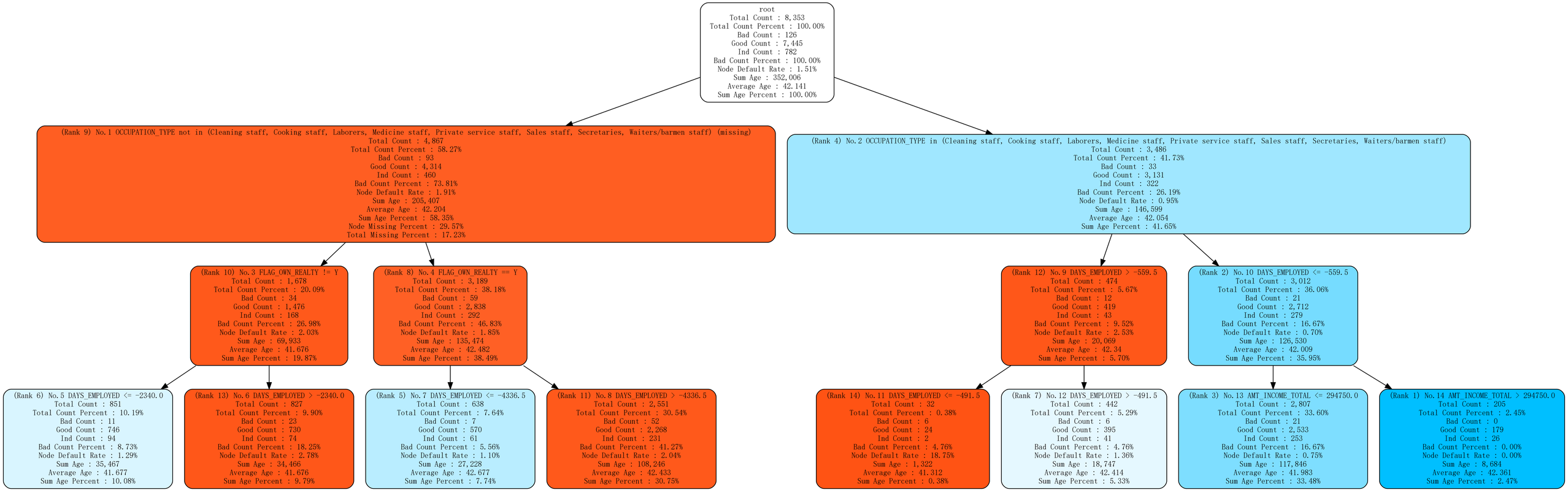

Train Tree: 1 - birth_year | 3 | (1972-01-01, 1984-01-01]
root
Total Count : 8,353
Total Count Percent : 100.00%
Bad Count : 126
Good Count : 7,445
Ind Count : 782
Bad Count Percent : 100.00%
Node Default Rate : 1.51%
Sum Age : 352,006
Average Age : 42.141
Sum Age Percent : 100.00%
(Rank 6) No.1 FLAG_OWN_REALTY != Y
Total Count : 2,844
Total Count Percent : 34.05%
Bad Count : 51
Good Count : 2,503
Ind Count : 290
Bad Count Percent : 40.48%
Node Default Rate : 1.79%
Sum Age : 118,718
Average Age : 41.743
Sum Age Percent : 33.73%
(Rank 4) No.2 FLAG_OWN_REALTY == Y
Total Count : 5,509
Total Count Percent : 65.95%
Bad Count : 75
Good Count : 4,942
Ind Count : 492
Bad Count Percent : 59.52%
Node Default Rate : 1.36%
Sum Age : 233,288
Average Age : 42.347
Sum Age Percent : 66.27%
(Rank 12) No.3 DAYS_EMPLOYED > -606.5
Total Count : 403
Total Count Percent : 4.82%
Bad Count : 14
Good Count : 346
Ind Count : 43
Bad Count Percent : 11.11%
Node Default Rate : 3.47%
Sum Age : 16,785
Average Age : 41.65
Sum Age Percent : 4.77%
(Rank 5) No.4 DAYS_EMPLOYED <= -606.5
Total Count : 2,441
Total Count Percent : 29.22%
Bad Count : 37
Good Count : 2,157
Ind Count : 247
Bad Count Percent : 29.37%
Node Default Rate : 1.52%
Sum Age : 101,933
Average Age : 41.759
Sum Age Percent : 28.96%
(Rank 3) No.9 OCCUPATION_TYPE not in (Accountants, Core staff, Drivers, IT staff, Low-skill Laborers) (missing)
Total Count : 4,235
Total Count Percent : 50.70%
Bad Count : 42
Good Count : 3,814
Ind Count : 379
Bad Count Percent : 33.33%
Node Default Rate : 0.99%
Sum Age : 179,379
Average Age : 42.356
Sum Age Percent : 50.96%
Node Missing Percent : 22.46%
Total Missing Percent : 11.39%
(Rank 10) No.10 OCCUPATION_TYPE in (Accountants, Core staff, Drivers, IT staff, Low-skill Laborers)
Total Count : 1,274
Total Count Percent : 15.25%
Bad Count : 33
Good Count : 1,128
Ind Count : 113
Bad Count Percent : 26.19%
Node Default Rate : 2.59%
Sum Age : 53,909
Average Age : 42.315
Sum Age Percent : 15.31%
(Rank 14) No.5 DAYS_EMPLOYED <= -675.5
Total Count : 22
Total Count Percent : 0.26%
Bad Count : 6
Good Count : 10
Ind Count : 6
Bad Count Percent : 4.76%
Node Default Rate : 27.27%
Sum Age : 844
Average Age : 38.364
Sum Age Percent : 0.24%
(Rank 7) No.6 DAYS_EMPLOYED > -675.5
Total Count : 381
Total Count Percent : 4.56%
Bad Count : 8
Good Count : 336
Ind Count : 37
Bad Count Percent : 6.35%
Node Default Rate : 2.10%
Sum Age : 15,941
Average Age : 41.84
Sum Age Percent : 4.53%
(Rank 9) No.7 OCCUPATION_TYPE in (Accountants, Drivers, HR staff, High skill tech staff, Laborers, Low-skill Laborers, Private service staff, Secretaries, Security staff)
Total Count : 1,032
Total Count Percent : 12.35%
Bad Count : 23
Good Count : 906
Ind Count : 103
Bad Count Percent : 18.25%
Node Default Rate : 2.23%
Sum Age : 43,041
Average Age : 41.706
Sum Age Percent : 12.23%
(Rank 2) No.8 OCCUPATION_TYPE not in (Accountants, Drivers, HR staff, High skill tech staff, Laborers, Low-skill Laborers, Private service staff, Secretaries, Security staff) (missing)
Total Count : 1,409
Total Count Percent : 16.87%
Bad Count : 14
Good Count : 1,251
Ind Count : 144
Bad Count Percent : 11.11%
Node Default Rate : 0.99%
Sum Age : 58,852
Average Age : 41.797
Sum Age Percent : 16.72%
Node Missing Percent : 27.32%
Total Missing Percent : 4.61%
(Rank 11) No.11 NAME_EDUCATION_TYPE in (Incomplete higher, Lower secondary)
Total Count : 162
Total Count Percent : 1.94%
Bad Count : 5
Good Count : 137
Ind Count : 20
Bad Count Percent : 3.97%
Node Default Rate : 3.09%
Sum Age : 6,780
Average Age : 41.852
Sum Age Percent : 1.93%
(Rank 1) No.12 NAME_EDUCATION_TYPE not in (Incomplete higher, Lower secondary)
Total Count : 4,073
Total Count Percent : 48.76%
Bad Count : 37
Good Count : 3,677
Ind Count : 359
Bad Count Percent : 29.37%
Node Default Rate : 0.91%
Sum Age : 172,099
Average Age : 42.256
Sum Age Percent : 49.03%
(Rank 8) No.13 DAYS_EMPLOYED <= -927.0
Total Count : 1,020
Total Count Percent : 12.21%
Bad Count : 22
Good Count : 903
Ind Count : 95
Bad Count Percent : 17.46%
Node Default Rate : 2.16%
Sum Age : 43,109
Average Age : 42.264
Sum Age Percent : 12.25%
(Rank 13) No.14 DAYS_EMPLOYED > -927.5
Total Count : 254
Total Count Percent : 3.04%
Bad Count : 11
Good Count : 225
Ind Count : 18
Bad Count Percent : 8.73%
Node Default Rate : 4.33%
Sum Age : 10,800
Average Age : 42.52
Sum Age Percent : 3.07%

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

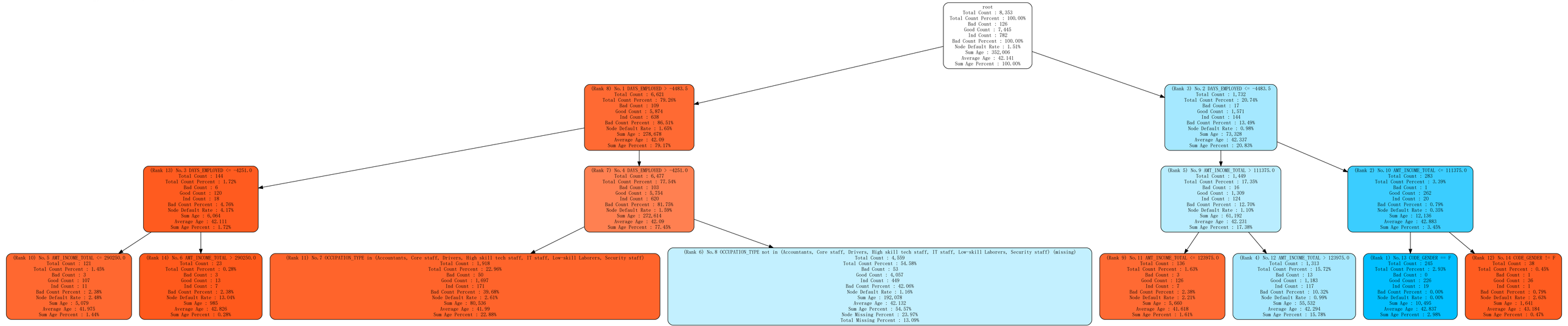


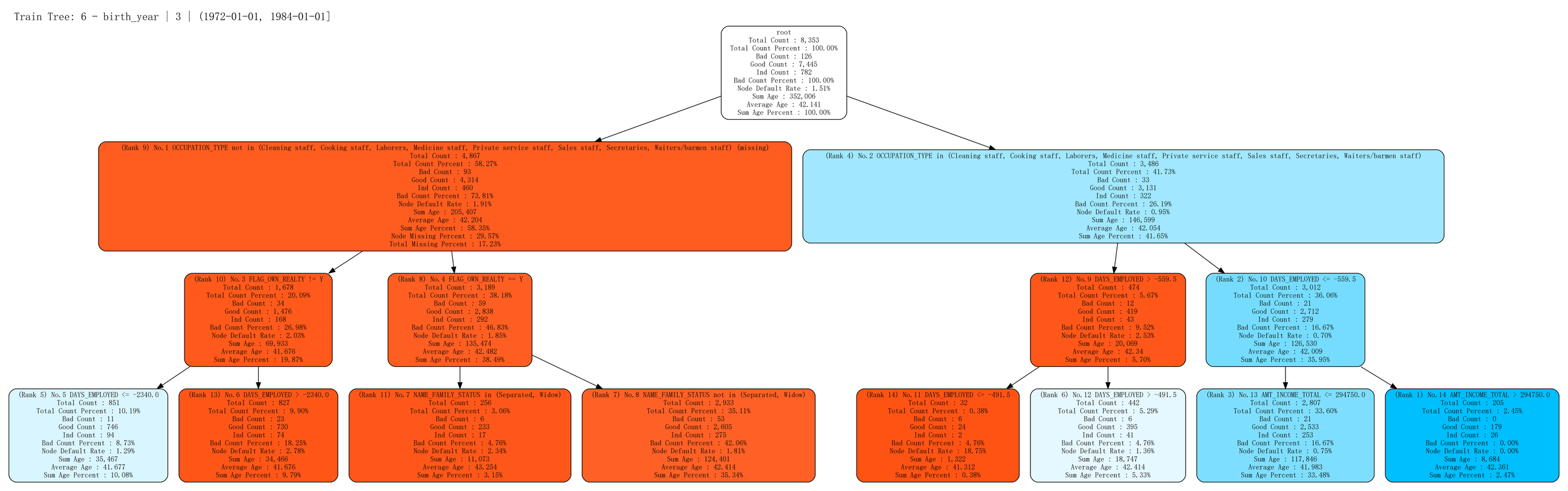
Train Tree: 3 - birth_year | 3 | (1972-01-01, 1984-01-01]



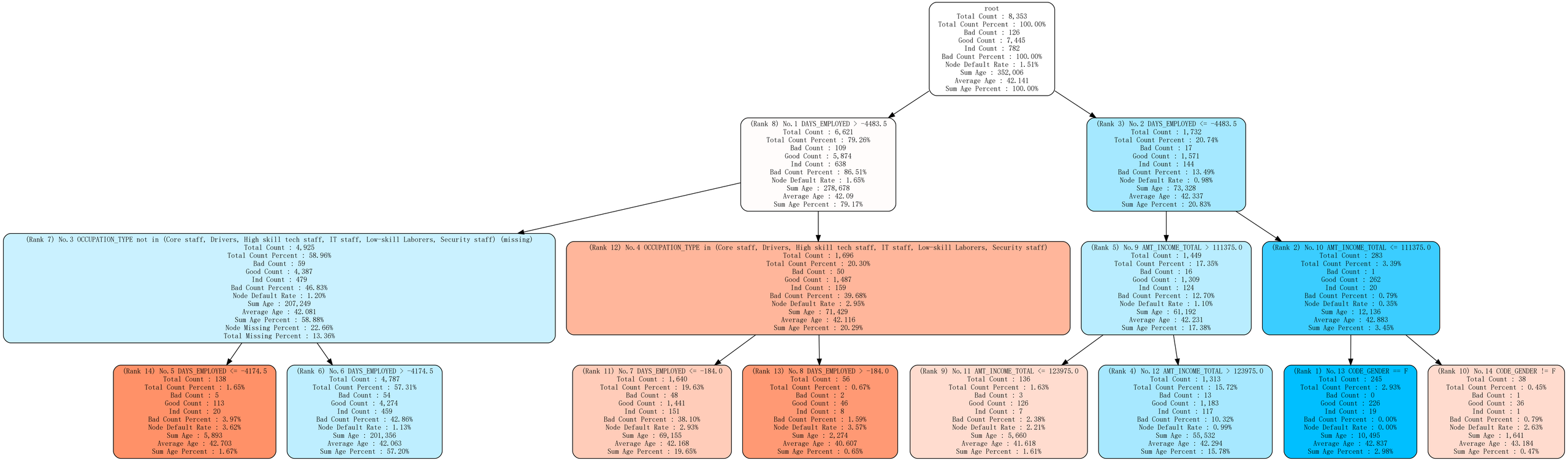

Train Tree: 4 - birth_year | 3 | (1972-01-01, 1984-01-01]
root
Total Count : 8,353
Total Count Percent : 100.00%
Bad Count : 126
Good Count : 7,445
Ind Count : 782
Bad Count Percent : 100.00%
Node Default Rate : 1.51%
Sum Age : 352,006
Average Age : 42.141
Sum Age Percent : 100.00%
(Rank 9) No.1 OCCUPATION_TYPE not in (Cleaning staff, Cooking staff, Laborers, Medicine staff, Private service staff, Sales staff, Secretaries, Waiters/barmen staff) (missing)
Total Count : 4,867
Total Count Percent : 58.27%
Bad Count : 93
Good Count : 4,314
Ind Count : 460
Bad Count Percent : 73.81%
Node Default Rate : 1.91%
Sum Age : 205,407
Average Age : 42.204
Sum Age Percent : 58.35%
Node Missing Percent : 29.57%
Total Missing Percent : 17.23%
(Rank 4) No.2 OCCUPATION_TYPE in (Cleaning staff, Cooking staff, Laborers, Medicine staff, Private service staff, Sales staff, Secretaries, Waiters/barmen staff)
Total Count : 3,486
Total Count Percent : 41.73%
Bad Count : 33
Good Count : 3,131
Ind Count : 322
Bad Count Percent : 26.19%
Node Default Rate : 0.95%
Sum Age : 146,599
Average Age : 42.054
Sum Age Percent : 41.65%
(Rank 10) No.3 FLAG_OWN_REALTY != Y
Total Count : 1,678
Total Count Percent : 20.09%
Bad Count : 34
Good Count : 1,476
Ind Count : 168
Bad Count Percent : 26.98%
Node Default Rate : 2.03%
Sum Age : 69,933
Average Age : 41.676
Sum Age Percent : 19.87%
(Rank 8) No.4 FLAG_OWN_REALTY == Y
Total Count : 3,189
Total Count Percent : 38.18%
Bad Count : 59
Good Count : 2,838
Ind Count : 292
Bad Count Percent : 46.83%
Node Default Rate : 1.85%
Sum Age : 135,474
Average Age : 42.482
Sum Age Percent : 38.49%
(Rank 12) No.9 DAYS_EMPLOYED > -559.5
Total Count : 474
Total Count Percent : 5.67%
Bad Count : 12
Good Count : 419
Ind Count : 43
Bad Count Percent : 9.52%
Node Default Rate : 2.53%
Sum Age : 20,069
Average Age : 42.34
Sum Age Percent : 5.70%
(Rank 2) No.10 DAYS_EMPLOYED <= -559.5
Total Count : 3,012
Total Count Percent : 36.06%
Bad Count : 21
Good Count : 2,712
Ind Count : 279
Bad Count Percent : 16.67%
Node Default Rate : 0.70%
Sum Age : 126,530
Average Age : 42.009
Sum Age Percent : 35.95%
(Rank 6) No.5 DAYS_EMPLOYED <= -2340.0
Total Count : 851
Total Count Percent : 10.19%
Bad Count : 11
Good Count : 746
Ind Count : 94
Bad Count Percent : 8.73%
Node Default Rate : 1.29%
Sum Age : 35,467
Average Age : 41.677
Sum Age Percent : 10.08%
(Rank 13) No.6 DAYS_EMPLOYED > -2340.0
Total Count : 827
Total Count Percent : 9.90%
Bad Count : 23
Good Count : 730
Ind Count : 74
Bad Count Percent : 18.25%
Node Default Rate : 2.78%
Sum Age : 34,466
Average Age : 41.676
Sum Age Percent : 9.79%
(Rank 5) No.7 DAYS_EMPLOYED <= -4336.5
Total Count : 638
Total Count Percent : 7.64%
Bad Count : 7
Good Count : 570
Ind Count : 61
Bad Count Percent : 5.56%
Node Default Rate : 1.10%
Sum Age : 27,228
Average Age : 42.677
Sum Age Percent : 7.74%
(Rank 11) No.8 DAYS_EMPLOYED > -4336.5
Total Count : 2,551
Total Count Percent : 30.54%
Bad Count : 52
Good Count : 2,268
Ind Count : 231
Bad Count Percent : 41.27%
Node Default Rate : 2.04%
Sum Age : 108,246
Average Age : 42.433
Sum Age Percent : 30.75%
(Rank 14) No.11 DAYS_EMPLOYED <= -491.5
Total Count : 32
Total Count Percent : 0.38%
Bad Count : 6
Good Count : 24
Ind Count : 2
Bad Count Percent : 4.76%
Node Default Rate : 18.75%
Sum Age : 1,322
Average Age : 41.312
Sum Age Percent : 0.38%
(Rank 7) No.12 DAYS_EMPLOYED > -491.5
Total Count : 442
Total Count Percent : 5.29%
Bad Count : 6
Good Count : 395
Ind Count : 41
Bad Count Percent : 4.76%
Node Default Rate : 1.36%
Sum Age : 18,747
Average Age : 42.414
Sum Age Percent : 5.33%
(Rank 3) No.13 AMT_INCOME_TOTAL <= 294750.0
Total Count : 2,807
Total Count Percent : 33.60%
Bad Count : 21
Good Count : 2,533
Ind Count : 253
Bad Count Percent : 16.67%
Node Default Rate : 0.75%
Sum Age : 117,846
Average Age : 41.983
Sum Age Percent : 33.48%
(Rank 1) No.14 AMT_INCOME_TOTAL > 294750.0
Total Count : 205
Total Count Percent : 2.45%
Bad Count : 0
Good Count : 179
Ind Count : 26
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 8,684
Average Age : 42.361
Sum Age Percent : 2.47%

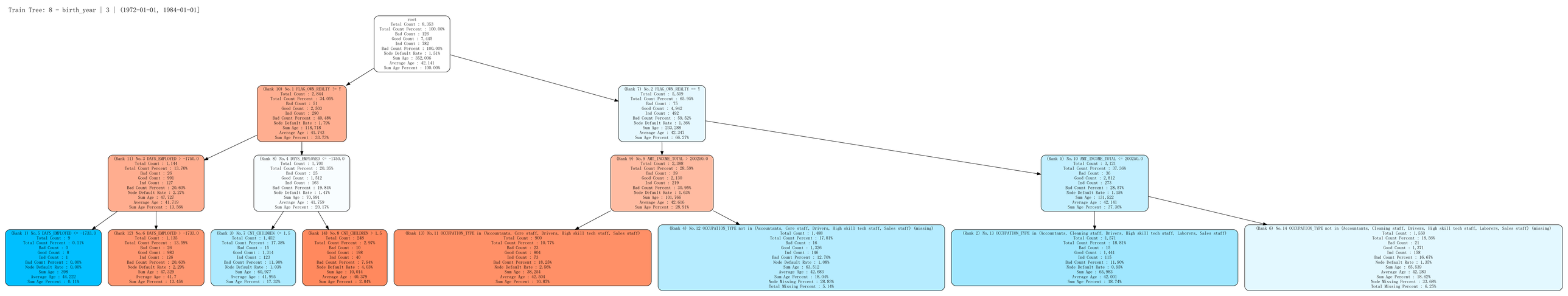
Train Tree: 5 - birth_year | 3 | (1972-01-01, 1984-01-01]



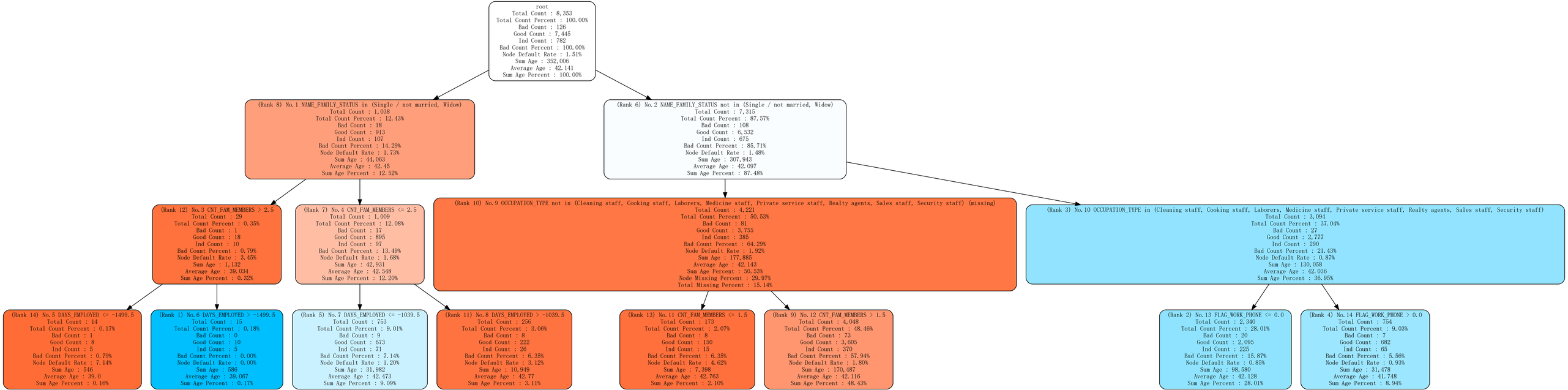

Train Tree: 6 - birth_year | 3 | (1972-01-01, 1984-01-01]
root
Total Count : 8,353
Total Count Percent : 100.00%
Bad Count : 126
Good Count : 7,445
Ind Count : 782
Bad Count Percent : 100.00%
Node Default Rate : 1.51%
Sum Age : 352,006
Average Age : 42.141
Sum Age Percent : 100.00%
(Rank 9) No.1 OCCUPATION_TYPE not in (Cleaning staff, Cooking staff, Laborers, Medicine staff, Private service staff, Sales staff, Secretaries, Waiters/barmen staff) (missing)
Total Count : 4,867
Total Count Percent : 58.27%
Bad Count : 93
Good Count : 4,314
Ind Count : 460
Bad Count Percent : 73.81%
Node Default Rate : 1.91%
Sum Age : 205,407
Average Age : 42.204
Sum Age Percent : 58.35%
Node Missing Percent : 29.57%
Total Missing Percent : 17.23%
(Rank 4) No.2 OCCUPATION_TYPE in (Cleaning staff, Cooking staff, Laborers, Medicine staff, Private service staff, Sales staff, Secretaries, Waiters/barmen staff)
Total Count : 3,486
Total Count Percent : 41.73%
Bad Count : 33
Good Count : 3,131
Ind Count : 322
Bad Count Percent : 26.19%
Node Default Rate : 0.95%
Sum Age : 146,599
Average Age : 42.054
Sum Age Percent : 41.65%
(Rank 10) No.3 FLAG_OWN_REALTY != Y
Total Count : 1,678
Total Count Percent : 20.09%
Bad Count : 34
Good Count : 1,476
Ind Count : 168
Bad Count Percent : 26.98%
Node Default Rate : 2.03%
Sum Age : 69,933
Average Age : 41.676
Sum Age Percent : 19.87%
(Rank 8) No.4 FLAG_OWN_REALTY == Y
Total Count : 3,189
Total Count Percent : 38.18%
Bad Count : 59
Good Count : 2,838
Ind Count : 292
Bad Count Percent : 46.83%
Node Default Rate : 1.85%
Sum Age : 135,474
Average Age : 42.482
Sum Age Percent : 38.49%
(Rank 12) No.9 DAYS_EMPLOYED > -559.5
Total Count : 474
Total Count Percent : 5.67%
Bad Count : 12
Good Count : 419
Ind Count : 43
Bad Count Percent : 9.52%
Node Default Rate : 2.53%
Sum Age : 20,069
Average Age : 42.34
Sum Age Percent : 5.70%
(Rank 2) No.10 DAYS_EMPLOYED <= -559.5
Total Count : 3,012
Total Count Percent : 36.06%
Bad Count : 21
Good Count : 2,712
Ind Count : 279
Bad Count Percent : 16.67%
Node Default Rate : 0.70%
Sum Age : 126,530
Average Age : 42.009
Sum Age Percent : 35.95%
(Rank 5) No.5 DAYS_EMPLOYED <= -2340.0
Total Count : 851
Total Count Percent : 10.19%
Bad Count : 11
Good Count : 746
Ind Count : 94
Bad Count Percent : 8.73%
Node Default Rate : 1.29%
Sum Age : 35,467
Average Age : 41.677
Sum Age Percent : 10.08%
(Rank 13) No.6 DAYS_EMPLOYED > -2340.0
Total Count : 827
Total Count Percent : 9.90%
Bad Count : 23
Good Count : 730
Ind Count : 74
Bad Count Percent : 18.25%
Node Default Rate : 2.78%
Sum Age : 34,466
Average Age : 41.676
Sum Age Percent : 9.79%
(Rank 11) No.7 NAME_FAMILY_STATUS in (Separated, Widow)
Total Count : 256
Total Count Percent : 3.06%
Bad Count : 6
Good Count : 233
Ind Count : 17
Bad Count Percent : 4.76%
Node Default Rate : 2.34%
Sum Age : 11,073
Average Age : 43.254
Sum Age Percent : 3.15%
(Rank 7) No.8 NAME_FAMILY_STATUS not in (Separated, Widow)
Total Count : 2,933
Total Count Percent : 35.11%
Bad Count : 53
Good Count : 2,605
Ind Count : 275
Bad Count Percent : 42.06%
Node Default Rate : 1.81%
Sum Age : 124,401
Average Age : 42.414
Sum Age Percent : 35.34%
(Rank 14) No.11 DAYS_EMPLOYED <= -491.5
Total Count : 32
Total Count Percent : 0.38%
Bad Count : 6
Good Count : 24
Ind Count : 2
Bad Count Percent : 4.76%
Node Default Rate : 18.75%
Sum Age : 1,322
Average Age : 41.312
Sum Age Percent : 0.38%
(Rank 6) No.12 DAYS_EMPLOYED > -491.5
Total Count : 442
Total Count Percent : 5.29%
Bad Count : 6
Good Count : 395
Ind Count : 41
Bad Count Percent : 4.76%
Node Default Rate : 1.36%
Sum Age : 18,747
Average Age : 42.414
Sum Age Percent : 5.33%
(Rank 3) No.13 AMT_INCOME_TOTAL <= 294750.0
Total Count : 2,807
Total Count Percent : 33.60%
Bad Count : 21
Good Count : 2,533
Ind Count : 253
Bad Count Percent : 16.67%
Node Default Rate : 0.75%
Sum Age : 117,846
Average Age : 41.983
Sum Age Percent : 33.48%
(Rank 1) No.14 AMT_INCOME_TOTAL > 294750.0
Total Count : 205
Total Count Percent : 2.45%
Bad Count : 0
Good Count : 179
Ind Count : 26
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 8,684
Average Age : 42.361
Sum Age Percent : 2.47%

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

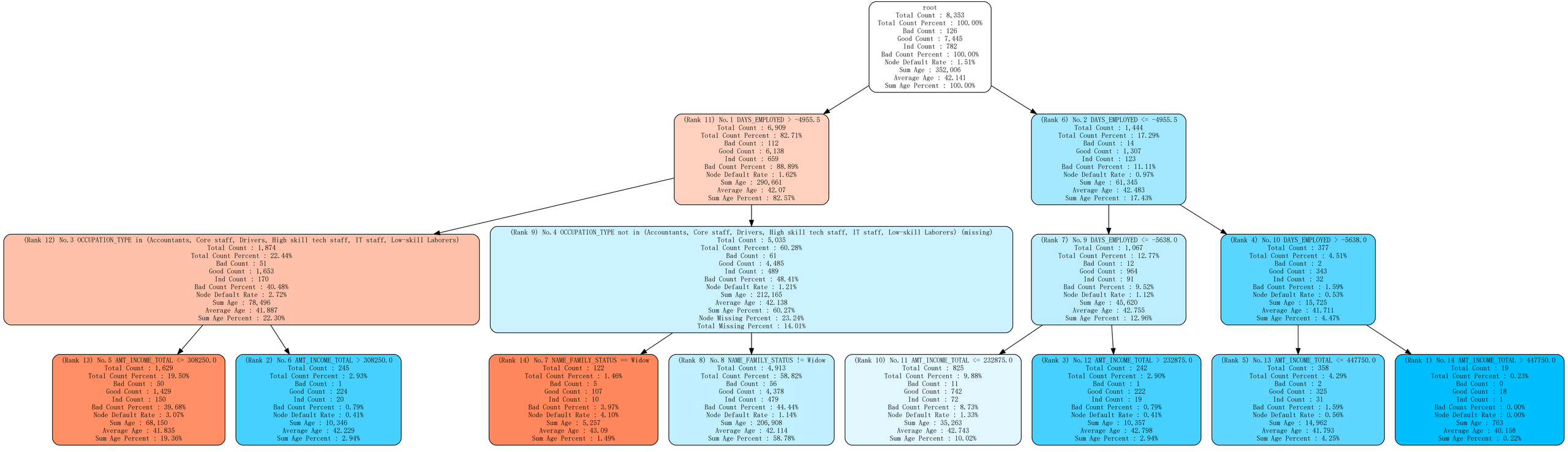



Train Tree: 8 - birth_year | 3 | (1972-01-01, 1984-01-01]
root
Total Count : 8,353
Total Count Percent : 100.00%
Bad Count : 126
Good Count : 7,445
Ind Count : 782
Bad Count Percent : 100.00%
Node Default Rate : 1.51%
Sum Age : 352,006
Average Age : 42.141
Sum Age Percent : 100.00%
(Rank 10) No.1 FLAG_OWN_REALTY != Y
Total Count : 2,844
Total Count Percent : 34.05%
Bad Count : 51
Good Count : 2,503
Ind Count : 290
Bad Count Percent : 40.48%
Node Default Rate : 1.79%
Sum Age : 118,718
Average Age : 41.743
Sum Age Percent : 33.73%
(Rank 7) No.2 FLAG_OWN_REALTY == Y
Total Count : 5,509
Total Count Percent : 65.95%
Bad Count : 75
Good Count : 4,942
Ind Count : 492
Bad Count Percent : 59.52%
Node Default Rate : 1.36%
Sum Age : 233,288
Average Age : 42.347
Sum Age Percent : 66.27%
(Rank 11) No.3 DAYS_EMPLOYED > -1750.0
Total Count : 1,444
Total Count Percent : 13.70%
Bad Count : 26
Good Count : 991
Ind Count : 127
Bad Count Percent : 20.63%
Node Default Rate : 2.27%
Sum Age : 47,727
Average Age : 41.719
Sum Age Percent : 13.56%
(Rank 8) No.4 DAYS_EMPLOYED <= -1750.0
Total Count : 1,700
Total Count Percent : 20.35%
Bad Count : 25
Good Count : 1,512
Ind Count : 163
Bad Count Percent : 19.84%
Node Default Rate : 1.47%
Sum Age : 70,991
Average Age : 41.759
Sum Age Percent : 20.17%
(Rank 9) No.9 AMT_INCOME_TOTAL > 200250.0
Total Count : 2,388
Total Count Percent : 28.59%
Bad Count : 39
Good Count : 2,130
Ind Count : 219
Bad Count Percent : 30.95%
Node Default Rate : 1.63%
Sum Age : 101,766
Average Age : 42.616
Sum Age Percent : 28.91%
(Rank 5) No.10 AMT_INCOME_TOTAL <= 200250.0
Total Count : 3,121
Total Count Percent : 37.36%
Bad Count : 36
Good Count : 2,812
Ind Count : 273
Bad Count Percent : 28.57%
Node Default Rate : 1.15%
Sum Age : 131,522
Average Age : 42.141
Sum Age Percent : 37.36%
(Rank 1) No.5 DAYS_EMPLOYED <= -1733.0
Total Count : 9
Total Count Percent : 0.11%
Bad Count : 0
Good Count : 8
Ind Count : 1
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 398
Average Age : 44.222
Sum Age Percent : 0.11%
(Rank 12) No.6 DAYS_EMPLOYED > -1733.0
Total Count : 1,135
Total Count Percent : 13.59%
Bad Count : 26
Good Count : 983
Ind Count : 126
Bad Count Percent : 20.63%
Node Default Rate : 2.29%
Sum Age : 47,329
Average Age : 41.7
Sum Age Percent : 13.45%
(Rank 3) No.7 CNT_CHILDREN <= 1.5
Total Count : 1,452
Total Count Percent : 17.38%
Bad Count : 15
Good Count : 1,314
Ind Count : 123
Bad Count Percent : 11.90%
Node Default Rate : 1.03%
Sum Age : 60,977
Average Age : 41.995
Sum Age Percent : 17.32%
(Rank 14) No.8 CNT_CHILDREN > 1.5
Total Count : 248
Total Count Percent : 2.97%
Bad Count : 10
Good Count : 198
Ind Count : 40
Bad Count Percent : 7.94%
Node Default Rate : 4.03%
Sum Age : 10,014
Average Age : 40.379
Sum Age Percent : 2.84%
(Rank 13) No.11 OCCUPATION_TYPE in (Accountants, Core staff, Drivers, High skill tech staff, Sales staff)
Total Count : 900
Total Count Percent : 10.77%
Bad Count : 23
Good Count : 804
Ind Count : 73
Bad Count Percent : 18.25%
Node Default Rate : 2.56%
Sum Age : 38,254
Average Age : 42.504
Sum Age Percent : 10.87%
(Rank 4) No.12 OCCUPATION_TYPE not in (Accountants, Core staff, Drivers, High skill tech staff, Sales staff) (missing)
Total Count : 1,488
Total Count Percent : 17.81%
Bad Count : 16
Good Count : 1,326
Ind Count : 146
Bad Count Percent : 12.70%
Node Default Rate : 1.08%
Sum Age : 63,512
Average Age : 42.683
Sum Age Percent : 18.04%
Node Missing Percent : 28.83%
Total Missing Percent : 5.14%
(Rank 2) No.13 OCCUPATION_TYPE in (Accountants, Cleaning staff, Drivers, High skill tech staff, Laborers, Sales staff)
Total Count : 1,571
Total Count Percent : 18.81%
Bad Count : 15
Good Count : 1,441
Ind Count : 115
Bad Count Percent : 11.90%
Node Default Rate : 0.95%
Sum Age : 65,983
Average Age : 42.001
Sum Age Percent : 18.74%
(Rank 6) No.14 OCCUPATION_TYPE not in (Accountants, Cleaning staff, Drivers, High skill tech staff, Laborers, Sales staff) (missing)
Total Count : 1,550
Total Count Percent : 18.56%
Bad Count : 21
Good Count : 1,371
Ind Count : 158
Bad Count Percent : 16.67%
Node Default Rate : 1.35%
Sum Age : 65,539
Average Age : 42.283
Sum Age Percent : 18.62%
Node Missing Percent : 33.68%
Total Missing Percent : 6.25%

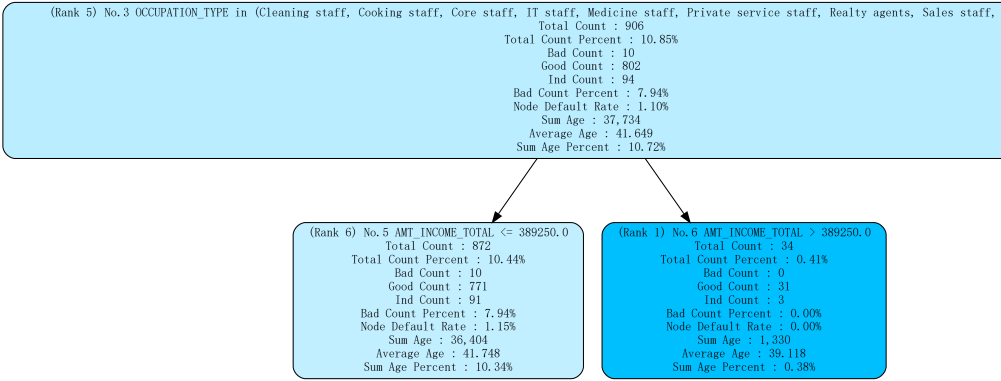
Train Tree: 9 - birth_year | 3 | (1972-01-01, 1984-01-01]

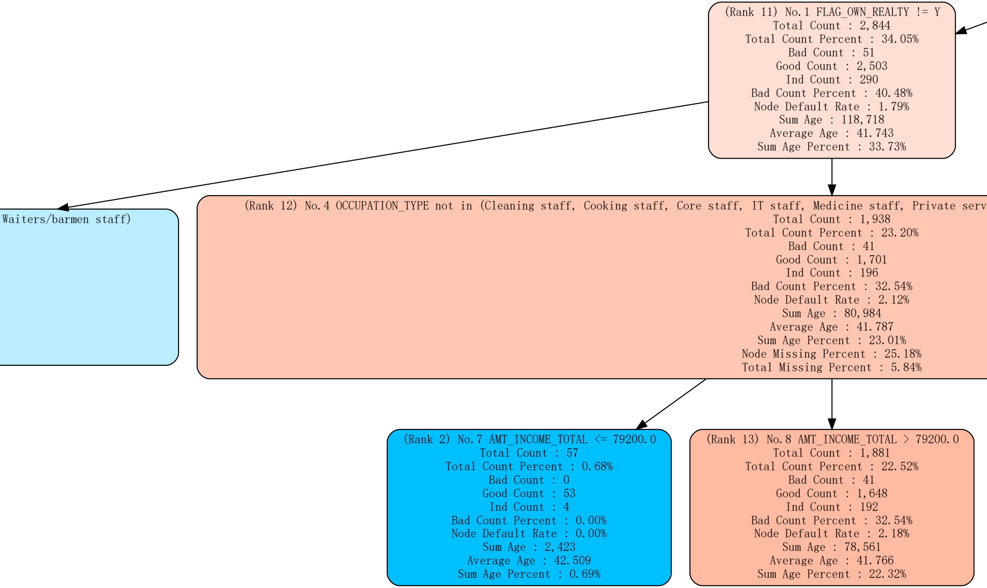


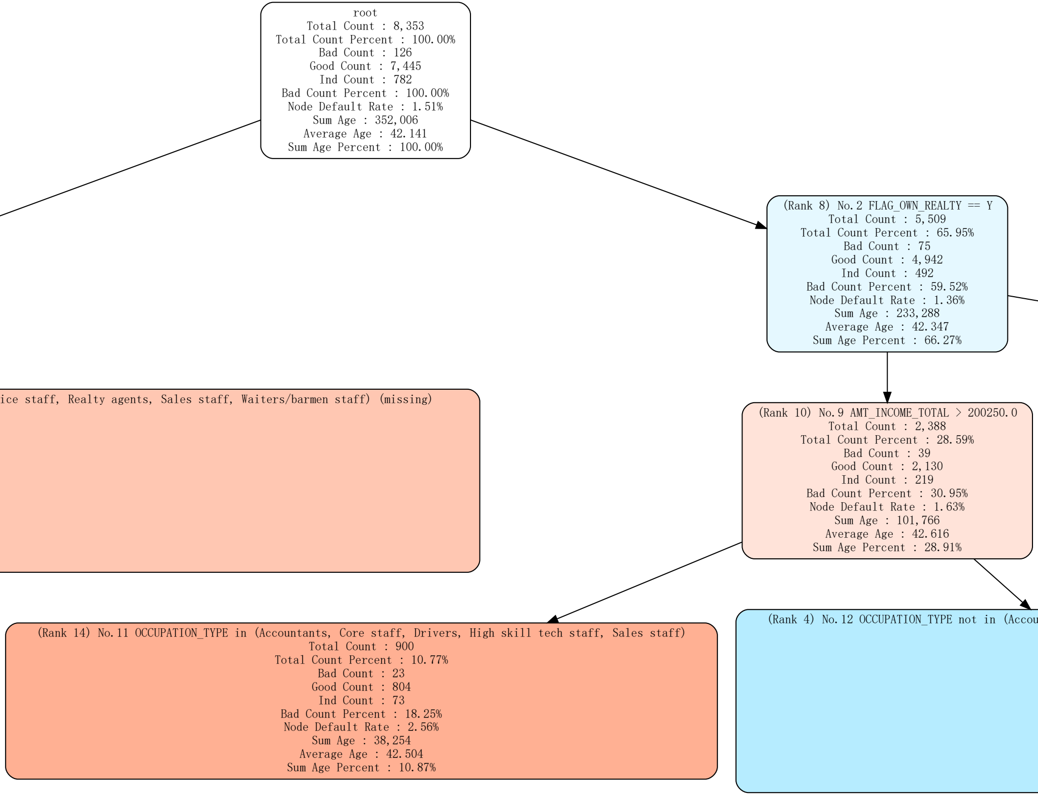
Train Tree: 10 - birth_year | 3 | (1972-01-01, 1984-01-01]

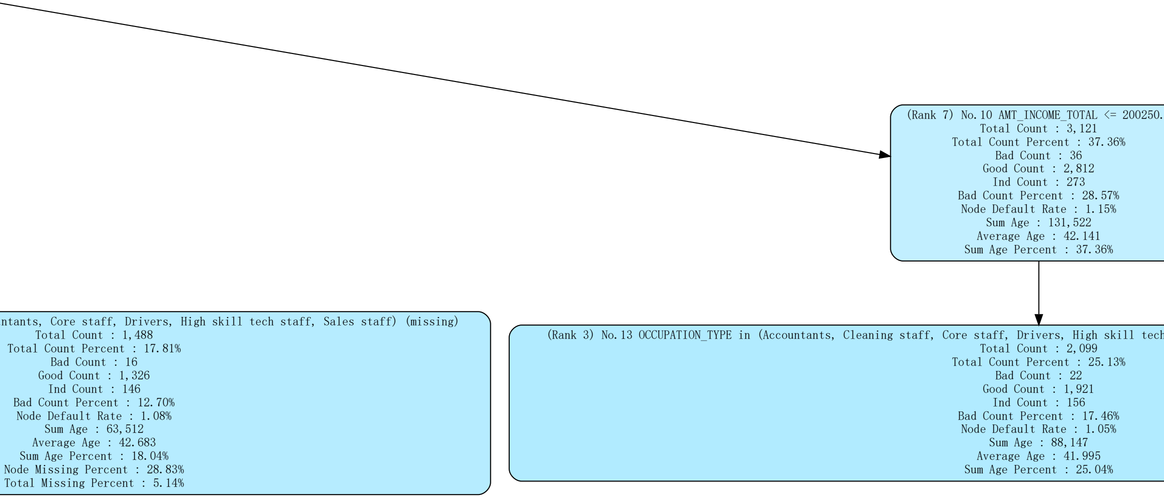


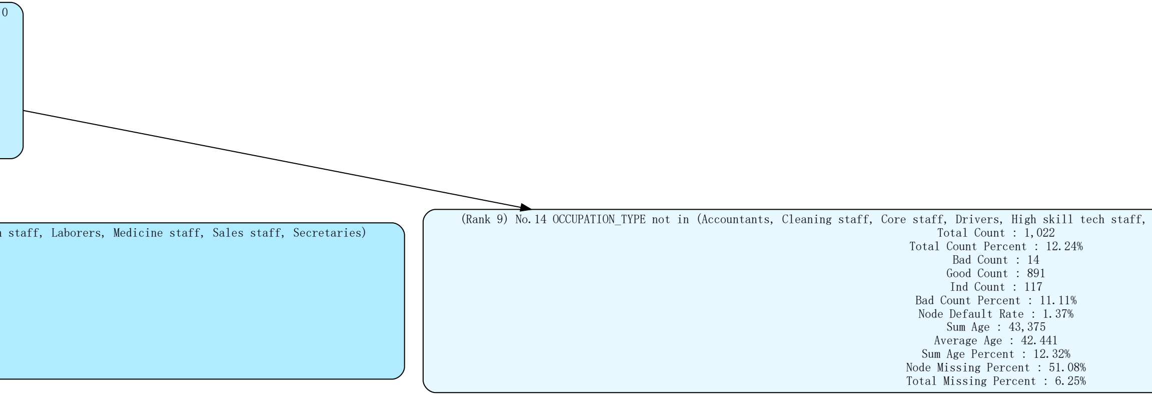
Train Tree: 11 - birth_year | 3 | (1972-01-01, 1984-01-01]


(Rank 5) No.3 OCCUPATION_TYPE in (Cleaning staff, Cooking staff, Core staff, IT staff, Medicine staff, Private service staff, Realty agents, Sales staff,
Total Count : 906
Total Count Percent : 10.85%
Bad Count : 10
Good Count : 802
Ind Count : 94
Bad Count Percent : 7.94%
Node Default Rate : 1.10%
Sum Age : 37,734
Average Age : 41.649
Sum Age Percent : 10.72%
(Rank 6) No.5 AMT_INCOME_TOTAL <= 389250.0
Total Count : 872
Total Count Percent : 10.44%
Bad Count : 10
Good Count : 771
Ind Count : 91
Bad Count Percent : 7.94%
Node Default Rate : 1.15%
Sum Age : 36,404
Average Age : 41.748
Sum Age Percent : 10.34%
(Rank 1) No.6 AMT_INCOME_TOTAL > 389250.0
Total Count : 34
Total Count Percent : 0.41%
Bad Count : 0
Good Count : 31
Ind Count : 3
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 1,330
Average Age : 39.118
Sum Age Percent : 0.38%


(Rank 11) No.1 FLAG_OWN_REALTY != Y
Total Count : 2,844
Total Count Percent : 34.05%
Bad Count : 51
Good Count : 2,503
Ind Count : 290
Bad Count Percent : 40.48%
Node Default Rate : 1.79%
Sum Age : 118,718
Average Age : 41.743
Sum Age Percent : 33.73%
Waiters/barmen staff)
(Rank 12) No.4 OCCUPATION_TYPE not in (Cleaning staff, Cooking staff, Core staff, IT staff, Medicine staff, Private serv
Total Count : 1,938
Total Count Percent : 23.20%
Bad Count : 41
Good Count : 1,701
Ind Count : 196
Bad Count Percent : 32.54%
Node Default Rate : 2.12%
Sum Age : 80,984
Average Age : 41.787
Sum Age Percent : 23.01%
Node Missing Percent : 25.18%
Total Missing Percent : 5.84%
(Rank 2) No.7 AMT_INCOME_TOTAL <= 79200.0
Total Count : 57
Total Count Percent : 0.68%
Bad Count : 0
Good Count : 53
Ind Count : 4
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 2,423
Average Age : 42.509
Sum Age Percent : 0.69%
(Rank 13) No.8 AMT_INCOME_TOTAL > 79200.0
Total Count : 1,881
Total Count Percent : 22.52%
Bad Count : 41
Good Count : 1,648
Ind Count : 192
Bad Count Percent : 32.54%
Node Default Rate : 2.18%
Sum Age : 78,561
Average Age : 41.766
Sum Age Percent : 22.32%


root
Total Count : 8,353
Total Count Percent : 100.00%
Bad Count : 126
Good Count : 7,445
Ind Count : 782
Bad Count Percent : 100.00%
Node Default Rate : 1.51%
Sum Age : 352,006
Average Age : 42.141
Sum Age Percent : 100.00%
(Rank 8) No.2 FLAG_OWN_REALTY == Y
Total Count : 5,509
Total Count Percent : 65.95%
Bad Count : 75
Good Count : 4,942
Ind Count : 492
Bad Count Percent : 59.52%
Node Default Rate : 1.36%
Sum Age : 233,288
Average Age : 42.347
Sum Age Percent : 66.27%
ice staff, Realty agents, Sales staff, Waiters/barmen staff) (missing)
(Rank 10) No.9 AMT_INCOME_TOTAL > 200250.0
Total Count : 2,388
Total Count Percent : 28.59%
Bad Count : 39
Good Count : 2,130
Ind Count : 219
Bad Count Percent : 30.95%
Node Default Rate : 1.63%
Sum Age : 101,766
Average Age : 42.616
Sum Age Percent : 28.91%
(Rank 14) No.11 OCCUPATION_TYPE in (Accountants, Core staff, Drivers, High skill tech staff, Sales staff)
Total Count : 900
Total Count Percent : 10.77%
Bad Count : 23
Good Count : 804
Ind Count : 73
Bad Count Percent : 18.25%
Node Default Rate : 2.56%
Sum Age : 38,254
Average Age : 42.504
Sum Age Percent : 10.87%
(Rank 4) No.12 OCCUPATION_TYPE not in (Accou


(Rank 7) No.10 AMT_INCOME_TOTAL <= 200250.
Total Count : 3,121
Total Count Percent : 37.36%
Bad Count : 36
Good Count : 2,812
Ind Count : 273
Bad Count Percent : 28.57%
Node Default Rate : 1.15%
Sum Age : 131,522
Average Age : 42.141
Sum Age Percent : 37.36%
ntants, Core staff, Drivers, High skill tech staff, Sales staff) (missing)
Total Count : 1,488
Total Count Percent : 17.81%
Bad Count : 16
Good Count : 1,326
Ind Count : 146
Bad Count Percent : 12.70%
Node Default Rate : 1.08%
Sum Age : 63,512
Average Age : 42.683
Sum Age Percent : 18.04%
Node Missing Percent : 28.83%
Total Missing Percent : 5.14%
(Rank 3) No.13 OCCUPATION_TYPE in (Accountants, Cleaning staff, Core staff, Drivers, High skill tech
Total Count : 2,099
Total Count Percent : 25.13%
Bad Count : 22
Good Count : 1,921
Ind Count : 156
Bad Count Percent : 17.46%
Node Default Rate : 1.05%
Sum Age : 88,147
Average Age : 41.995
Sum Age Percent : 25.04%



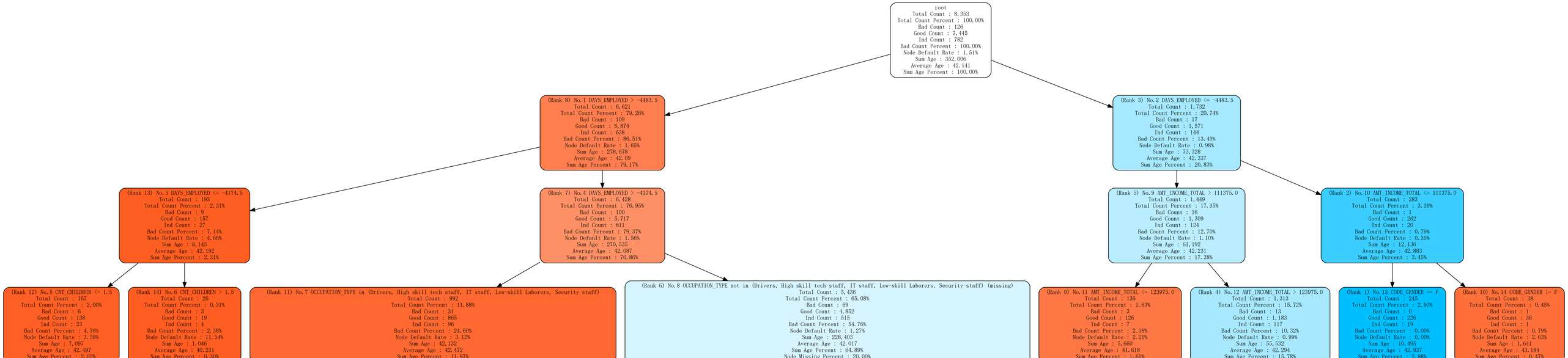
0

staff, Laborers, Medicine staff, Sales staff, Secretaries)

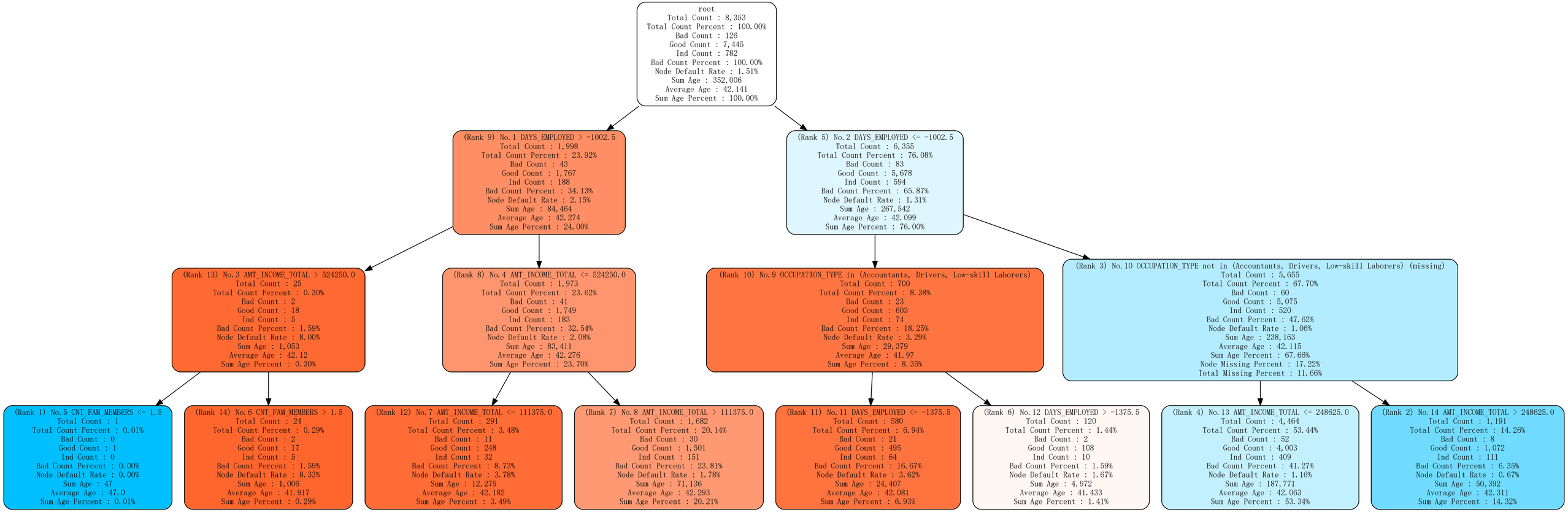
(Rank 9) No.14 OCCUPATION_TYPE not in (Accountants, Cleaning staff, Core staff, Drivers, High skill tech staff,
Total Count : 1,022
Total Count Percent : 12.24%
Bad Count : 14
Good Count : 891
Ind Count : 117
Bad Count Percent : 11.11%
Node Default Rate : 1.37%
Sum Age : 43,375
Average Age : 42.441
Sum Age Percent : 12.32%
Node Missing Percent : 51.08%
Total Missing Percent : 6.25%

```
Laborers, Medicine staff, Sales staff, Secretaries) (missing)
```

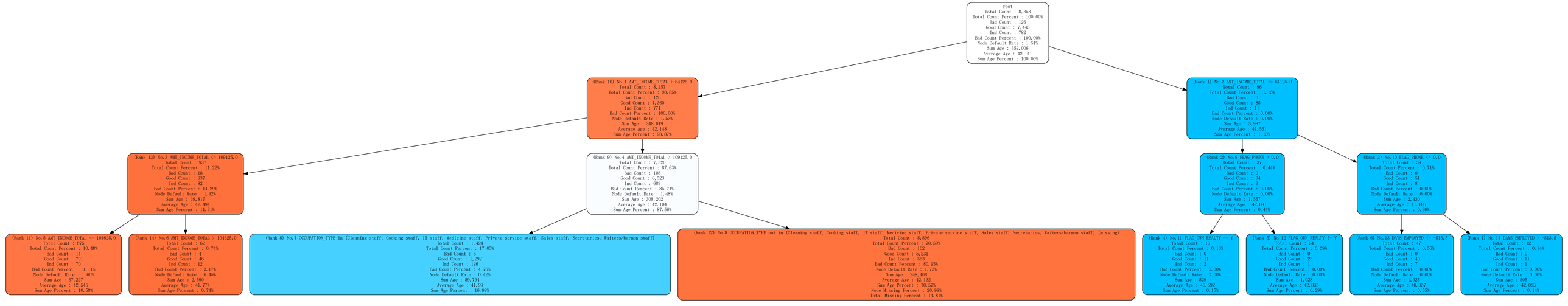
Train Tree: 12 - birth_year | 3 | (1972-01-01, 1984-01-01]



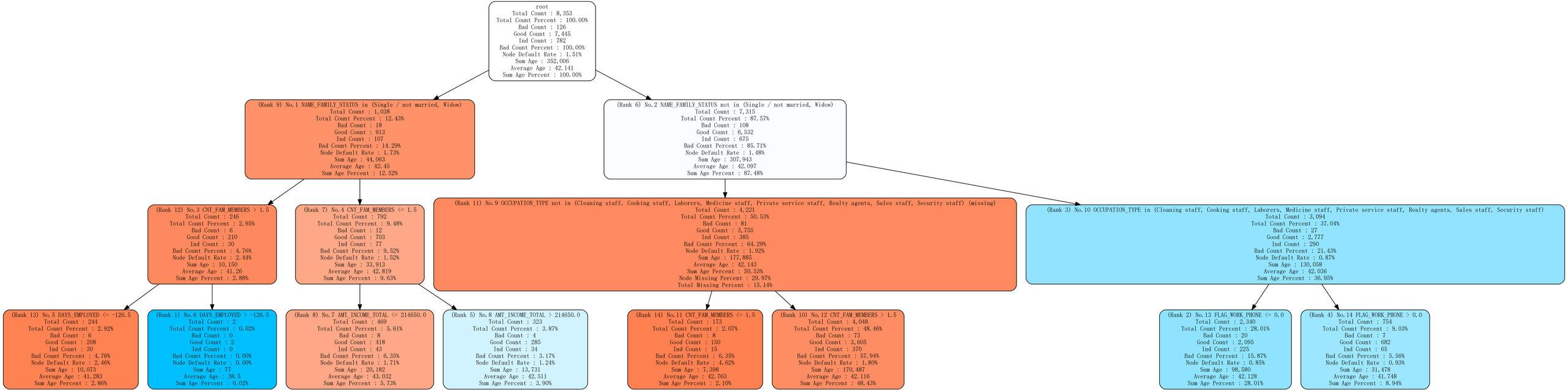
Train Tree: 13 - birth_year | 3 | (1972-01-01, 1984-01-01]



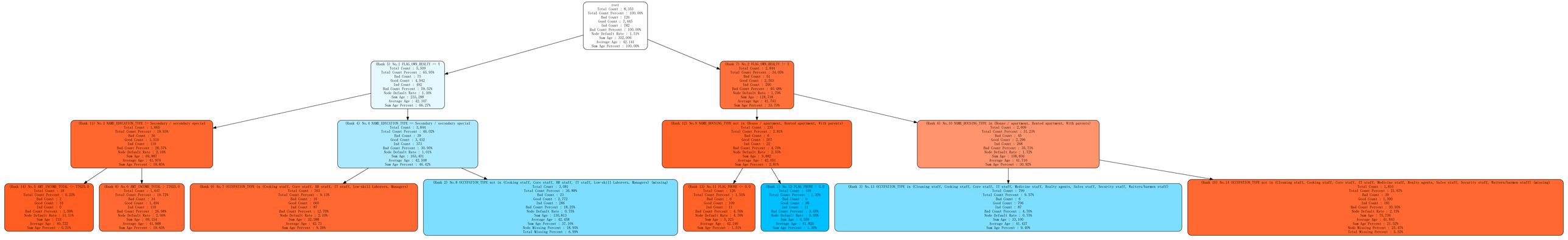
Train Tree: 14 - birth_year | 3 | (1972-01-01, 1984-01-01]



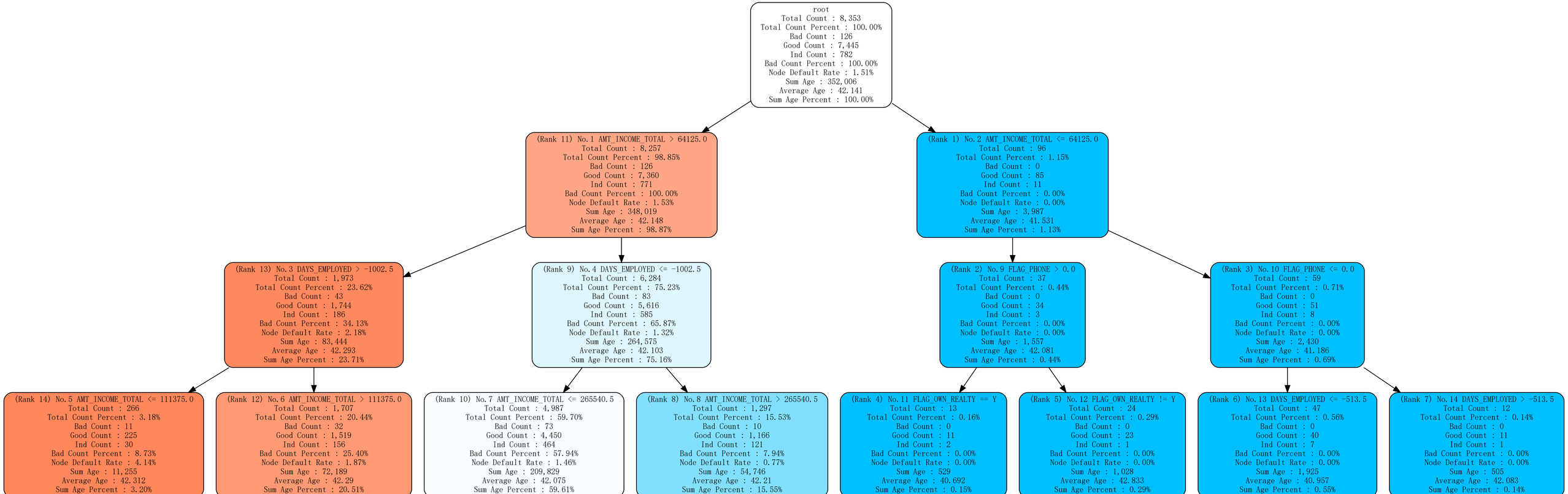
Train Tree: 15 - birth_year | 3 | (1972-01-01, 1984-01-01]



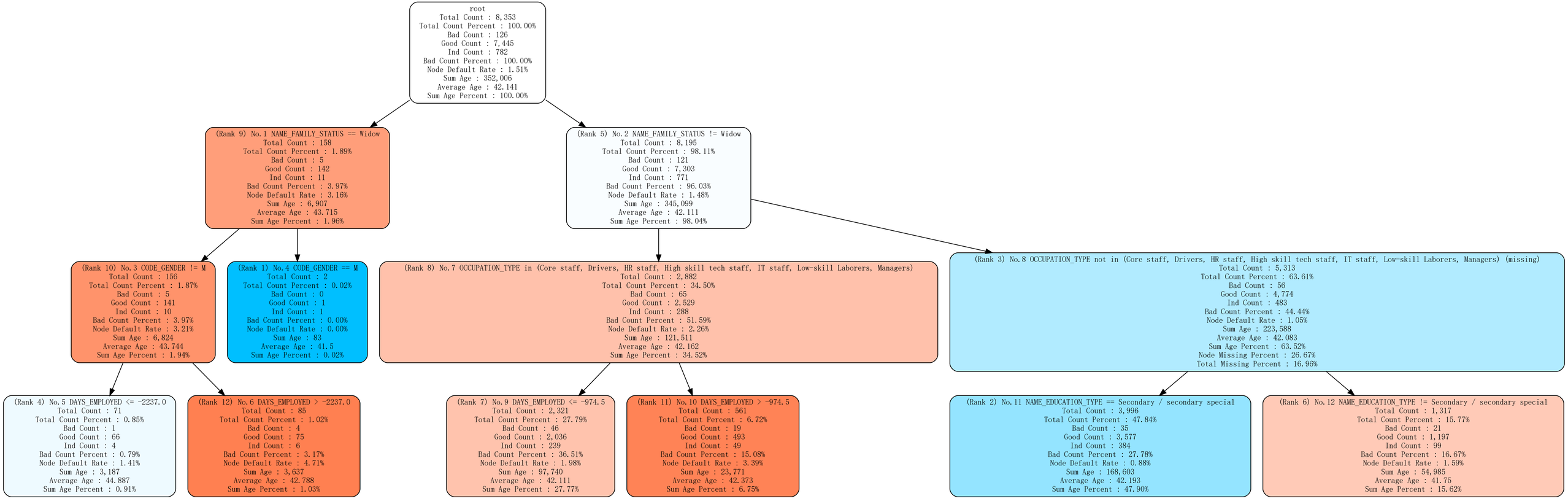
Train Tree: 16 - birth_year | 3 | (1972-01-01, 1984-01-01]



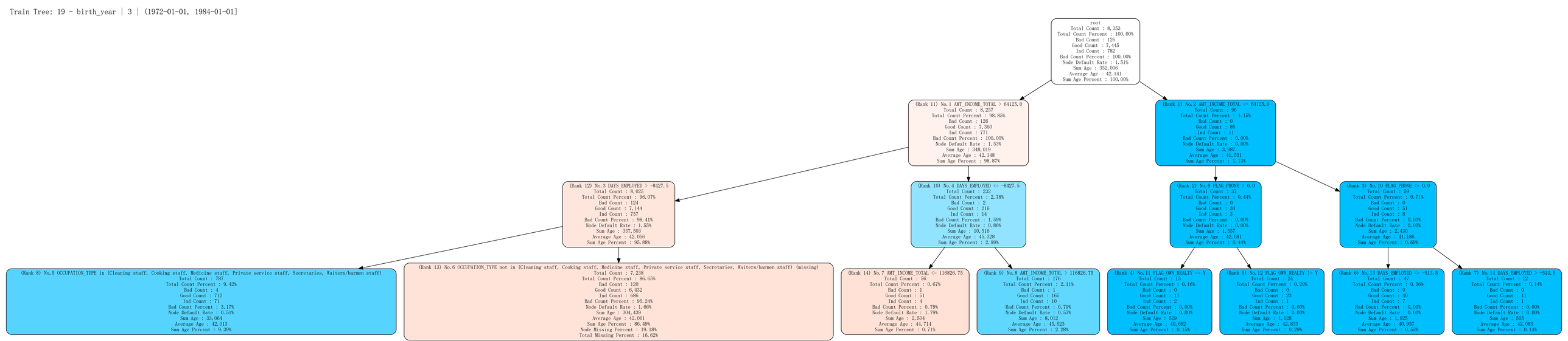
Train Tree: 17 - birth_year | 3 | (1972-01-01, 1984-01-01]



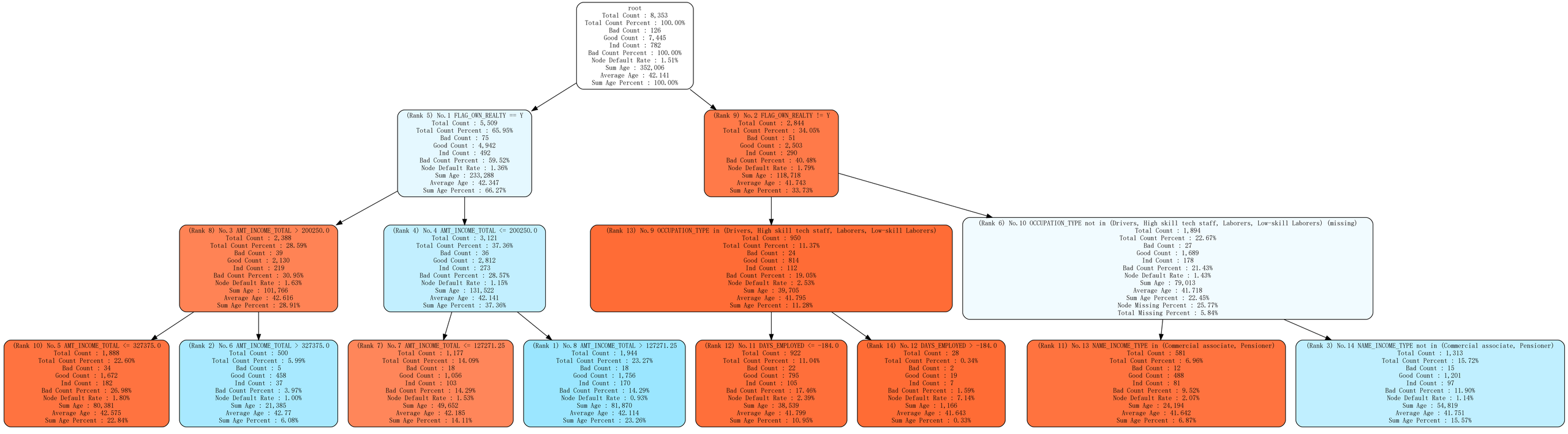
Train Tree: 18 - birth_year | 3 | (1972-01-01, 1984-01-01]



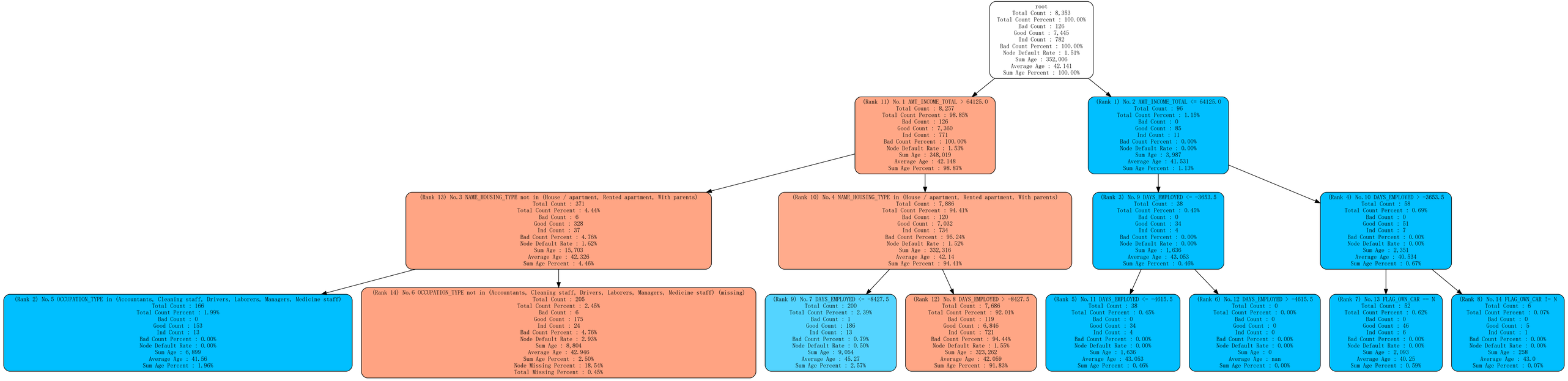
Train Tree: 19 - birth_year | 3 | (1972-01-01, 1984-01-01]



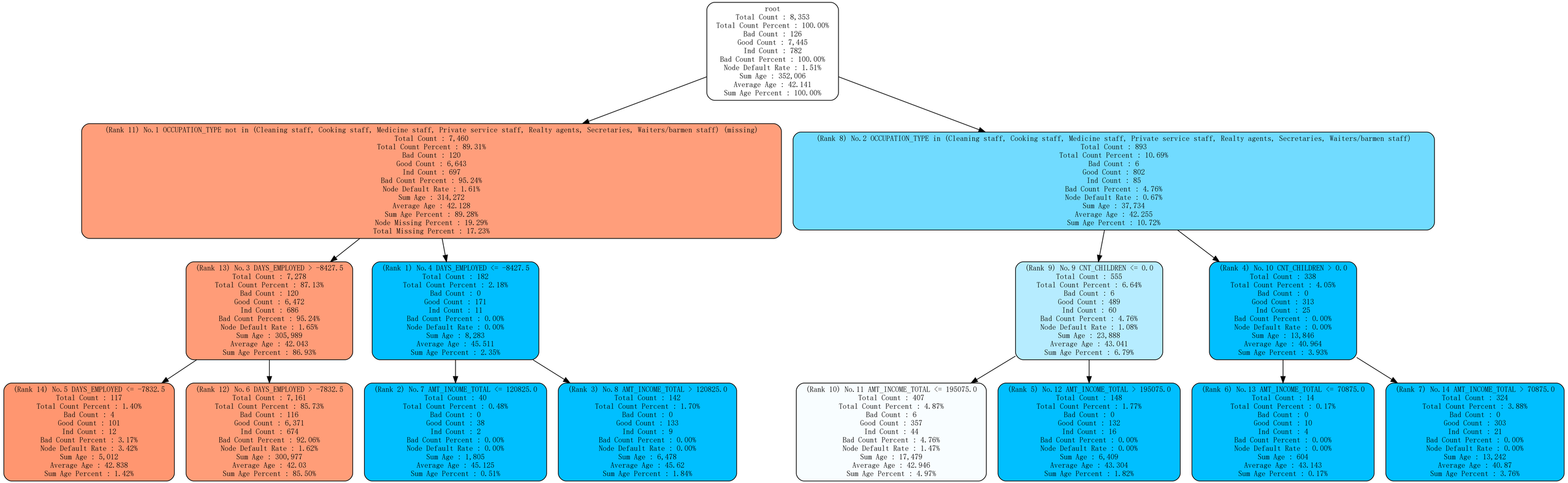
Train Tree: 20 - birth_year | 3 | (1972-01-01, 1984-01-01]



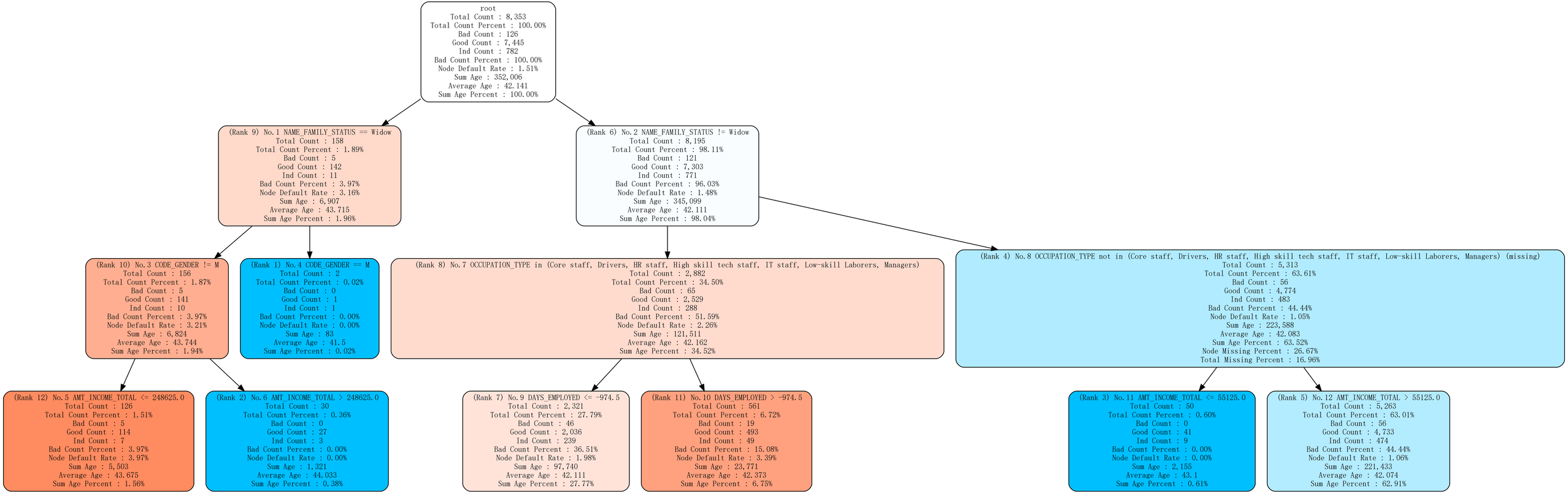
Train Tree: 21 - birth_year | 3 | (1972-01-01, 1984-01-01]



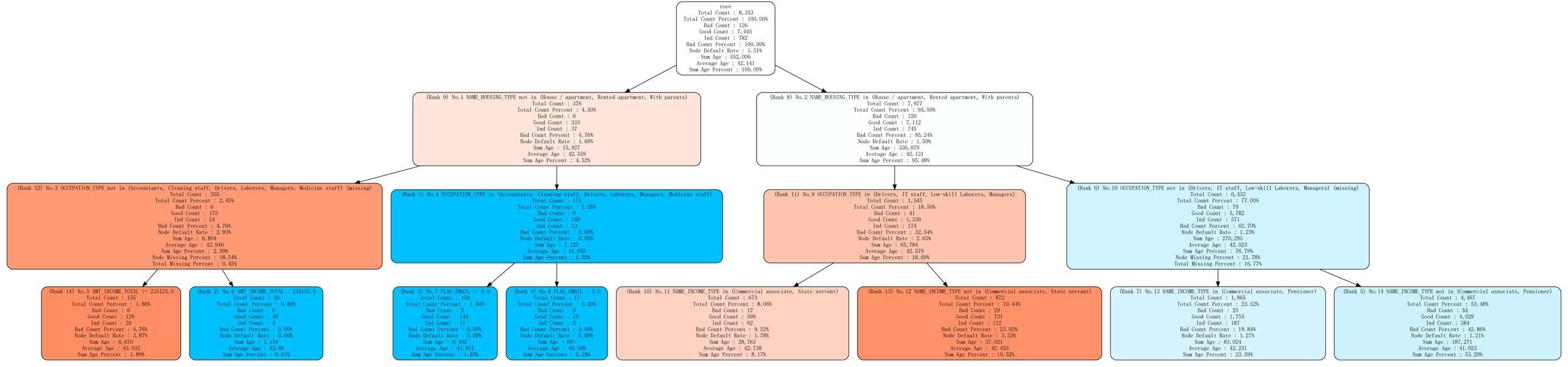
Train Tree: 22 - birth_year | 3 | (1972-01-01, 1984-01-01]



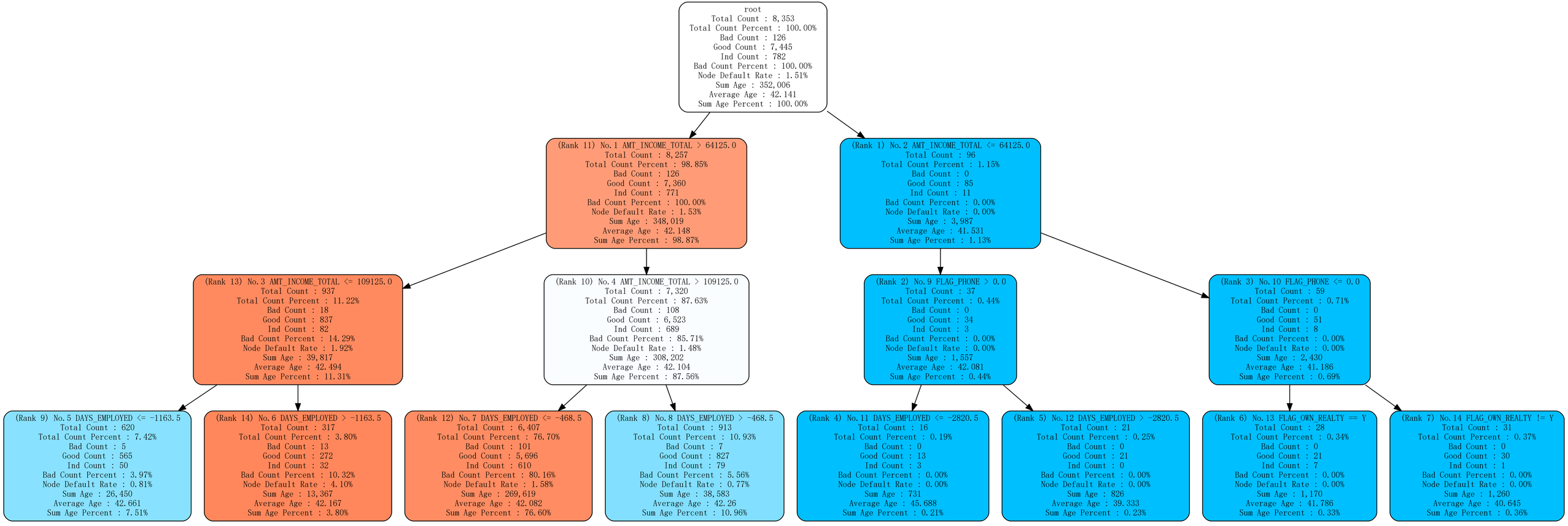
Train Tree: 23 - birth_year | 3 | (1972-01-01, 1984-01-01]



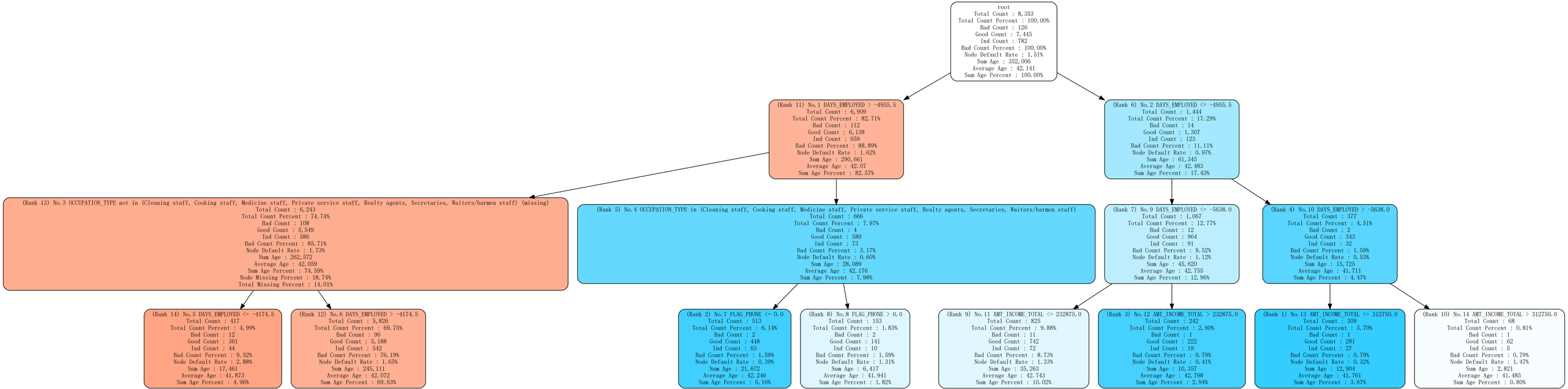
Train Tree: 24 - birth_year | 3 | (1972-01-01, 1984-01-01]



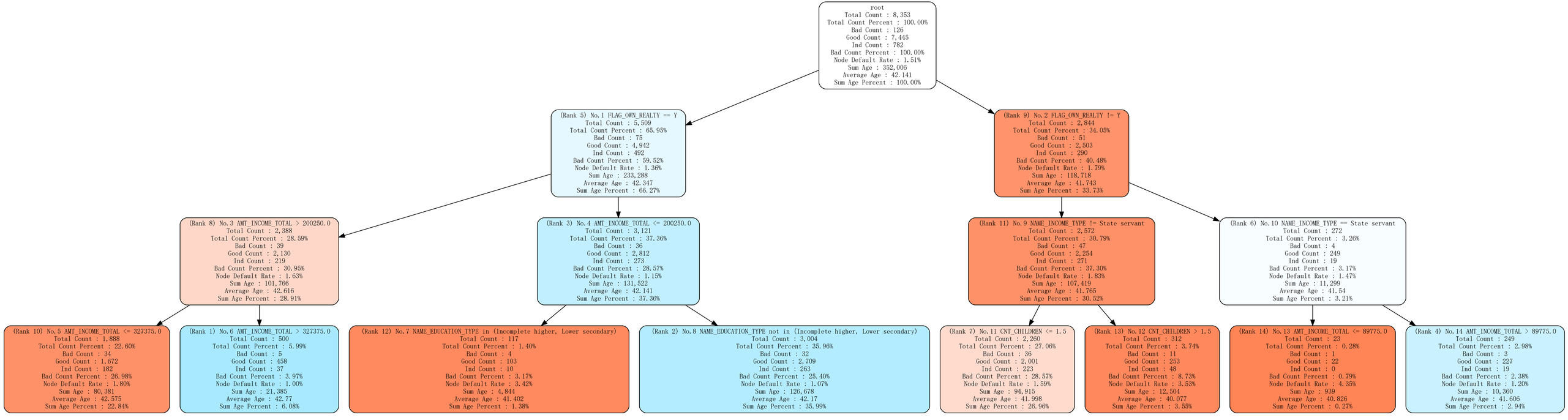
Train Tree: 25 - birth_year | 3 | (1972-01-01, 1984-01-01]



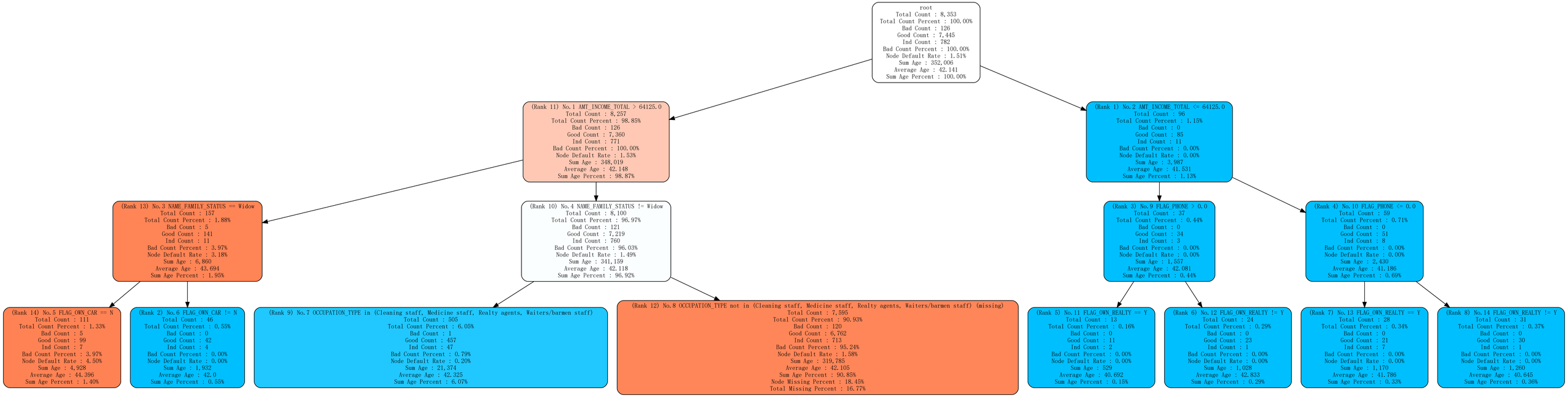
Train Tree: 26 - birth_year | 3 | (1972-01-01, 1984-01-01]



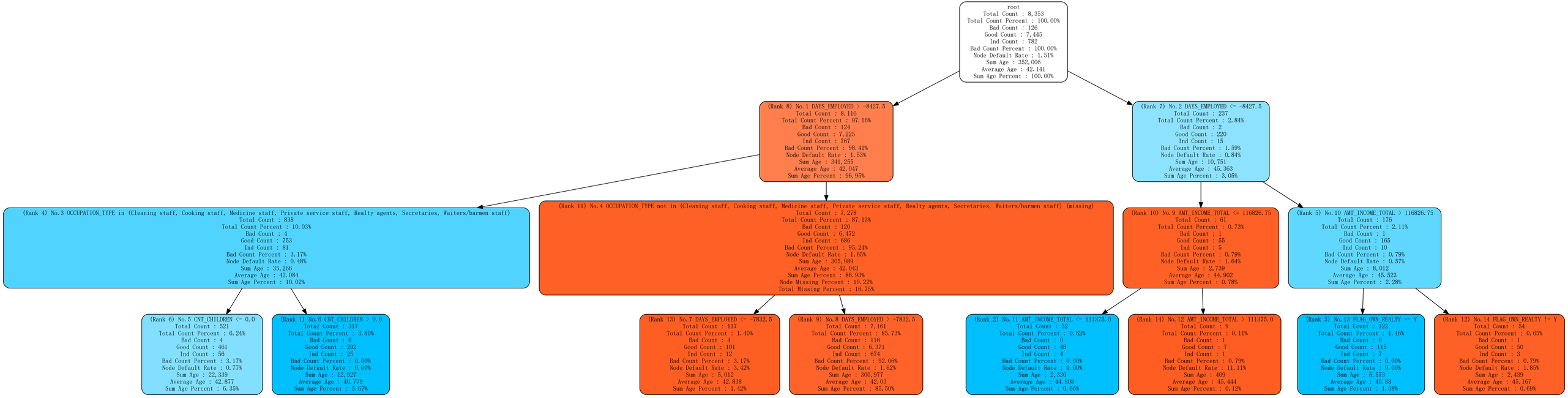
Train Tree: 27 - birth_year | 3 | (1972-01-01, 1984-01-01]



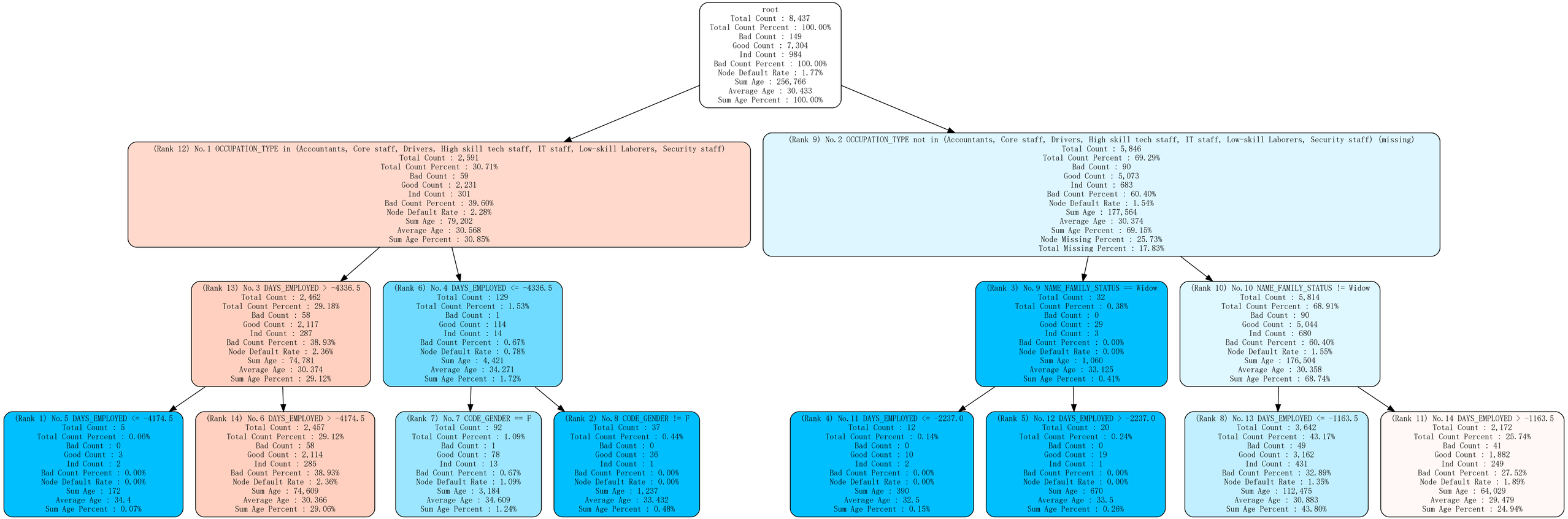
Train Tree: 28 - birth_year | 3 | (1972-01-01, 1984-01-01]



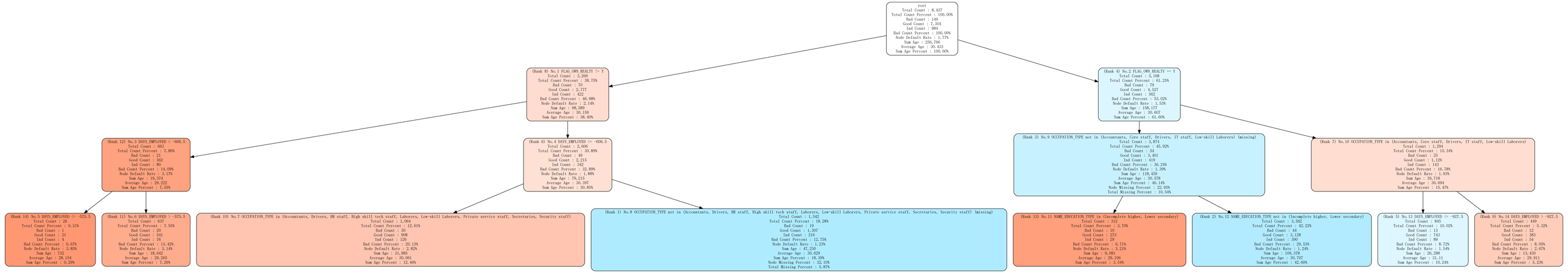
Train Tree: 29 - birth_year | 3 | (1972-01-01, 1984-01-01]



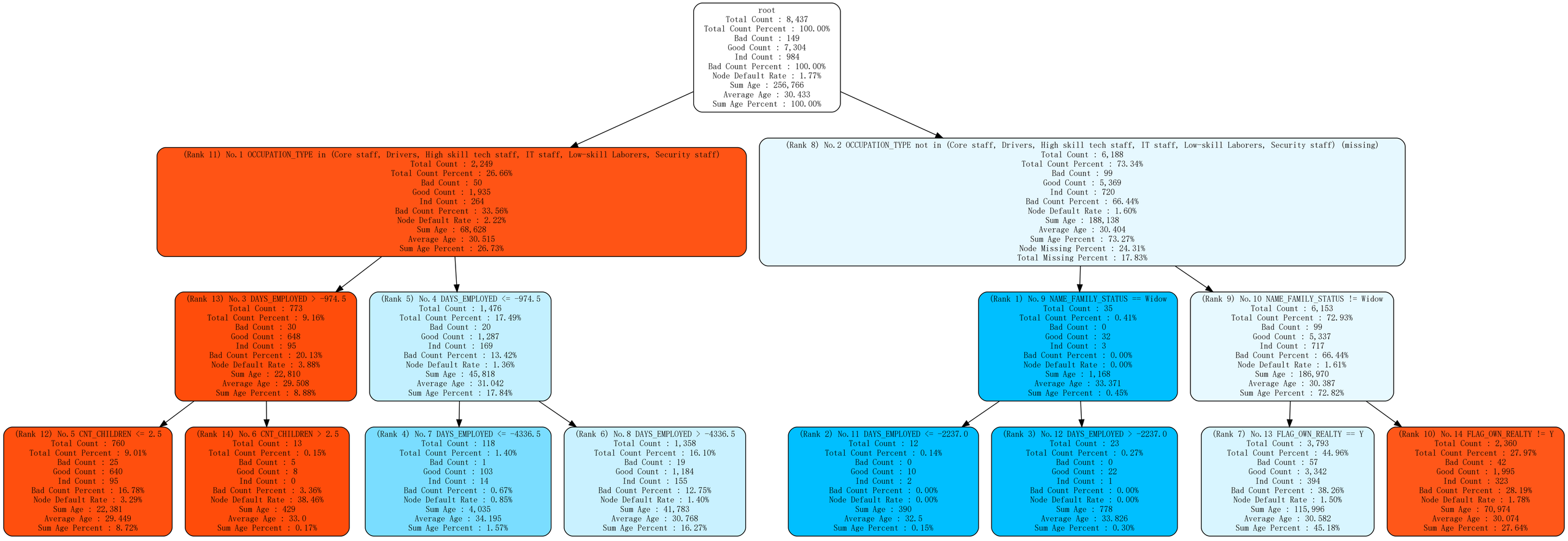
Train Tree: 0 - birth_year | 3 | (1984-01-01, inf)



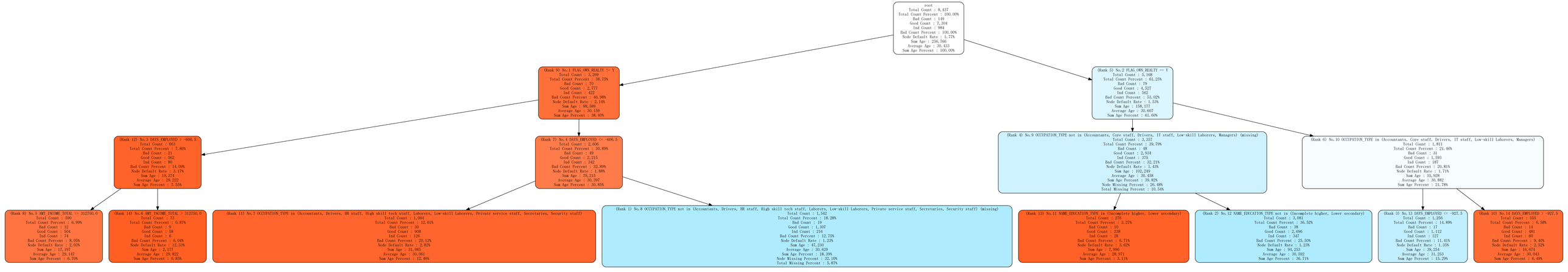
Train Tree: 1 - birth_year | 3 | (1984-01-01, inf)



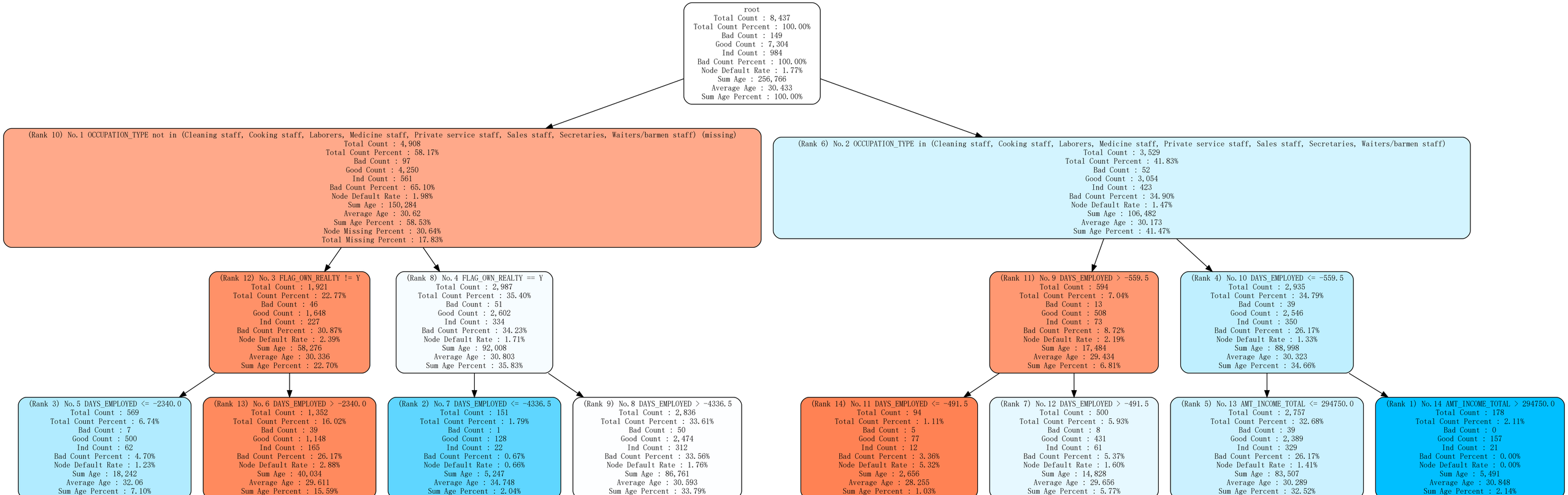
Train Tree: 2 - birth_year | 3 | (1984-01-01, inf)

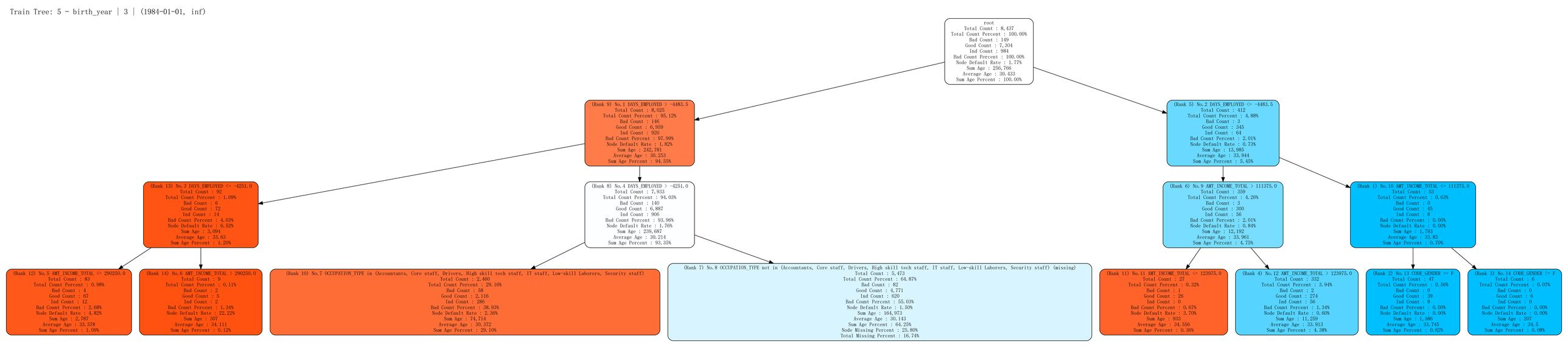


Train Tree: 3 - birth_year | 3 | (1984-01-01, inf)

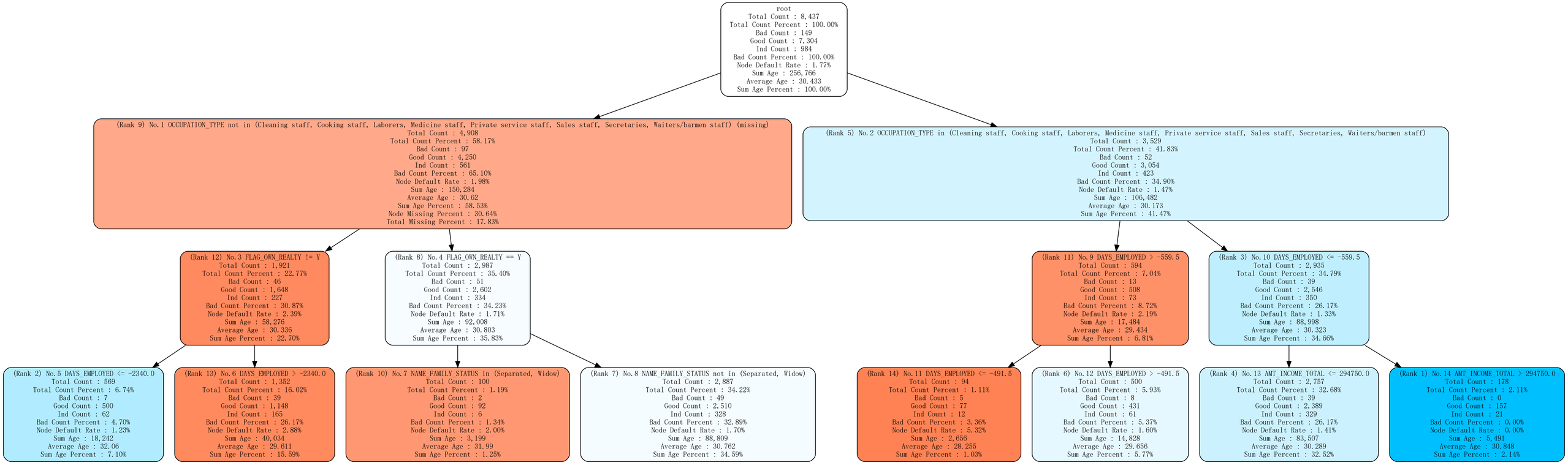


Train Tree: 4 - birth_year | 3 | (1984-01-01, inf)

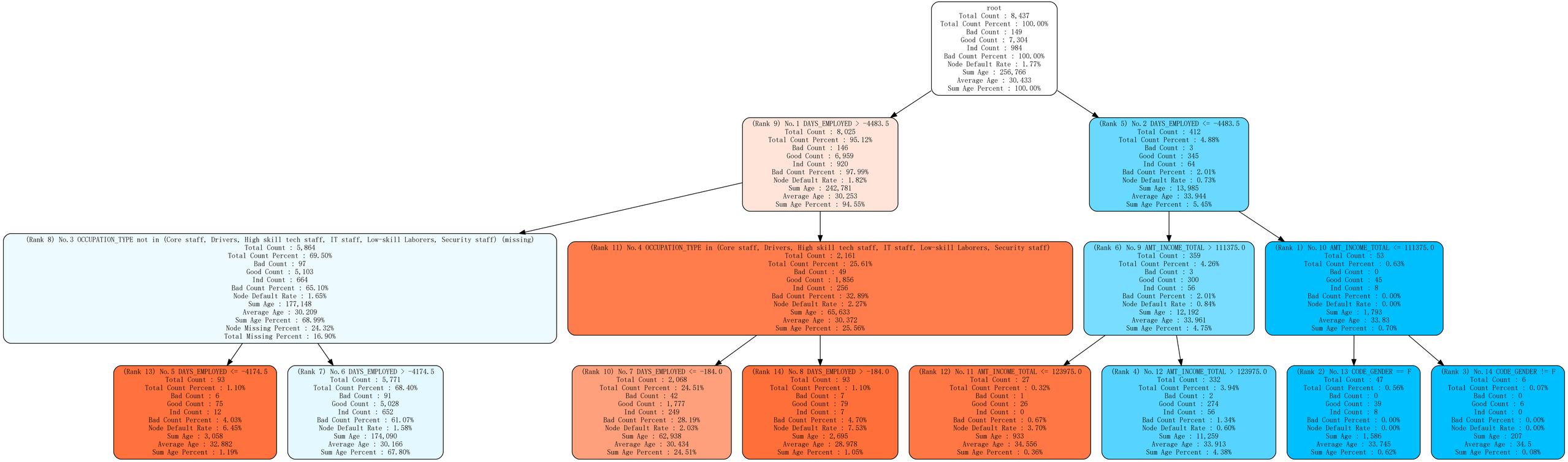


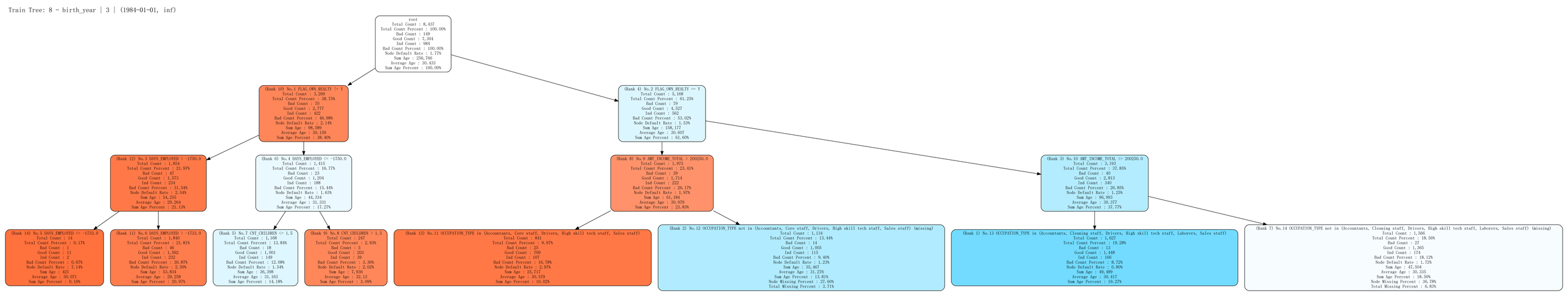

Train Tree: 5 - birth_year | 3 | (1984-01-01, inf)
root
Total Count : 8,437
Total Count Percent : 100.00%
Bad Count : 149
Good Count : 7,304
Ind Count : 984
Bad Count Percent : 100.00%
Node Default Rate : 1.77%
Sum Age : 256,766
Average Age : 30.433
Sum Age Percent : 100.00%
(Rank 9) No.1 DAYS_EMPLOYED > -4483.5
Total Count : 8,025
Total Count Percent : 95.12%
Bad Count : 146
Good Count : 6,959
Ind Count : 920
Bad Count Percent : 97.99%
Node Default Rate : 1.82%
Sum Age : 242,781
Average Age : 30.253
Sum Age Percent : 94.55%
(Rank 5) No.2 DAYS_EMPLOYED <= -4483.5
Total Count : 412
Total Count Percent : 4.88%
Bad Count : 3
Good Count : 345
Ind Count : 64
Bad Count Percent : 2.01%
Node Default Rate : 0.73%
Sum Age : 13,985
Average Age : 33.944
Sum Age Percent : 5.45%
(Rank 13) No.3 DAYS_EMPLOYED <= -4251.0
Total Count : 92
Total Count Percent : 1.09%
Bad Count : 6
Good Count : 72
Ind Count : 14
Bad Count Percent : 4.03%
Node Default Rate : 6.52%
Sum Age : 3,094
Average Age : 33.63
Sum Age Percent : 1.20%
(Rank 8) No.4 DAYS_EMPLOYED > -4251.0
Total Count : 7,933
Total Count Percent : 94.03%
Bad Count : 140
Good Count : 6,887
Ind Count : 906
Bad Count Percent : 93.96%
Node Default Rate : 1.76%
Sum Age : 239,687
Average Age : 30.214
Sum Age Percent : 93.35%
(Rank 6) No.9 AMT_INCOME_TOTAL > 111375.0
Total Count : 359
Total Count Percent : 4.26%
Bad Count : 3
Good Count : 300
Ind Count : 56
Bad Count Percent : 2.01%
Node Default Rate : 0.84%
Sum Age : 12,192
Average Age : 33.961
Sum Age Percent : 4.75%
(Rank 1) No.10 AMT_INCOME_TOTAL <= 111375.0
Total Count : 53
Total Count Percent : 0.63%
Bad Count : 0
Good Count : 45
Ind Count : 8
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 1,793
Average Age : 33.83
Sum Age Percent : 0.70%
(Rank 12) No.5 AMT_INCOME_TOTAL <= 290250.0
Total Count : 83
Total Count Percent : 0.98%
Bad Count : 4
Good Count : 67
Ind Count : 12
Bad Count Percent : 2.68%
Node Default Rate : 4.82%
Sum Age : 2,787
Average Age : 33.578
Sum Age Percent : 1.09%
(Rank 14) No.6 AMT_INCOME_TOTAL > 290250.0
Total Count : 9
Total Count Percent : 0.11%
Bad Count : 2
Good Count : 5
Ind Count : 2
Bad Count Percent : 1.34%
Node Default Rate : 22.22%
Sum Age : 307
Average Age : 34.111
Sum Age Percent : 0.12%
(Rank 10) No.7 OCCUPATION_TYPE in (Accountants, Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers, Security staff)
Total Count : 2,469
Total Count Percent : 29.16%
Bad Count : 58
Good Count : 2,116
Ind Count : 286
Bad Count Percent : 38.93%
Node Default Rate : 2.36%
Sum Age : 74,714
Average Age : 30.372
Sum Age Percent : 29.10%
(Rank 7) No.8 OCCUPATION_TYPE not in (Accountants, Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers, Security staff) (missing)
Total Count : 5,473
Total Count Percent : 64.87%
Bad Count : 82
Good Count : 4,771
Ind Count : 620
Bad Count Percent : 55.03%
Node Default Rate : 1.50%
Sum Age : 164,973
Average Age : 30.143
Sum Age Percent : 64.25%
Node Missing Percent : 25.80%
Total Missing Percent : 16.74%
(Rank 11) No.11 AMT_INCOME_TOTAL <= 123975.0
Total Count : 27
Total Count Percent : 0.32%
Bad Count : 1
Good Count : 26
Ind Count : 0
Bad Count Percent : 0.67%
Node Default Rate : 3.70%
Sum Age : 933
Average Age : 34.556
Sum Age Percent : 0.36%
(Rank 4) No.12 AMT_INCOME_TOTAL > 123975.0
Total Count : 332
Total Count Percent : 3.94%
Bad Count : 2
Good Count : 274
Ind Count : 56
Bad Count Percent : 1.34%
Node Default Rate : 0.60%
Sum Age : 11,259
Average Age : 33.913
Sum Age Percent : 4.38%
(Rank 2) No.13 CODE_GENDER == F
Total Count : 47
Total Count Percent : 0.56%
Bad Count : 0
Good Count : 39
Ind Count : 8
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 1,586
Average Age : 33.745
Sum Age Percent : 0.62%
(Rank 3) No.14 CODE_GENDER != F
Total Count : 6
Total Count Percent : 0.07%
Bad Count : 0
Good Count : 6
Ind Count : 0
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 207
Average Age : 34.5
Sum Age Percent : 0.08%

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

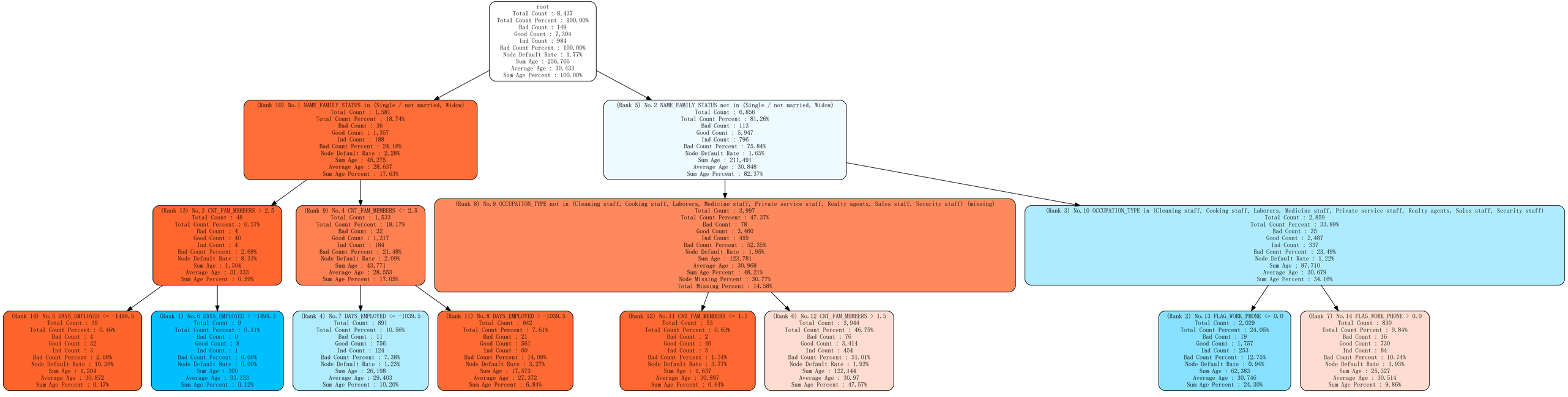


Train Tree: 7 - birth_year | 3 | (1984-01-01, inf)

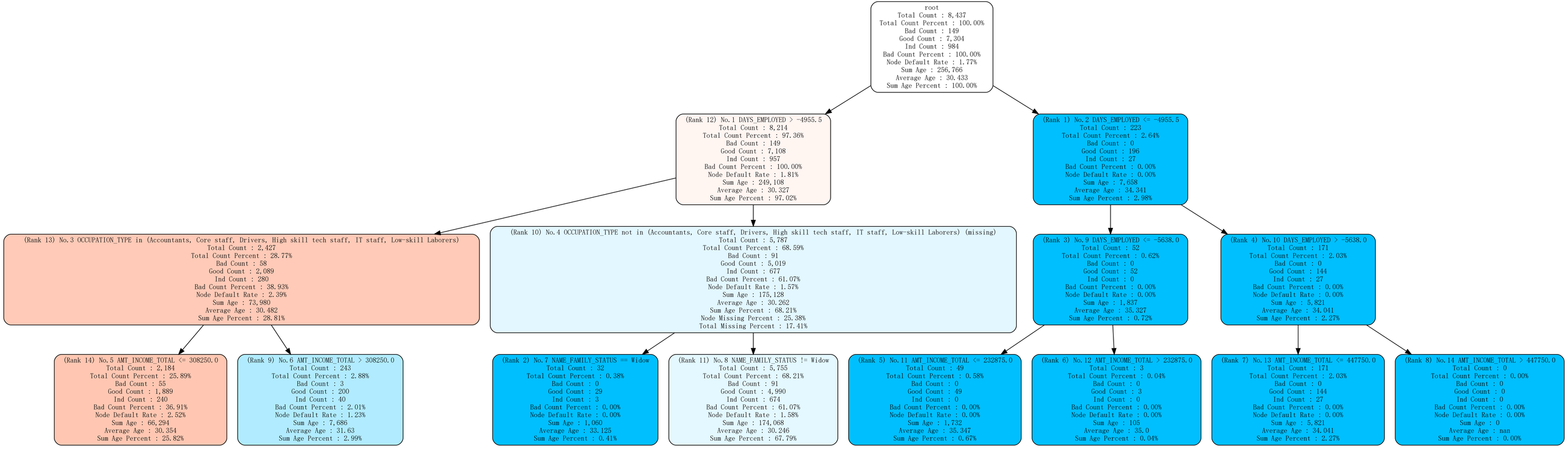



Train Tree: 8 - birth_year | 3 | (1984-01-01, inf)
root
Total Count : 8,437
Total Count Percent : 100.00%
Bad Count : 149
Good Count : 7,304
Ind Count : 984
Bad Count Percent : 100.00%
Node Default Rate : 1.77%
Sum Age : 256,766
Average Age : 30.433
Sum Age Percent : 100.00%
(Rank 10) No.1 FLAG_OWN_REALTY != Y
Total Count : 3,269
Total Count Percent : 38.75%
Bad Count : 70
Good Count : 2,777
Ind Count : 422
Bad Count Percent : 46.98%
Node Default Rate : 2.14%
Sum Age : 98,589
Average Age : 30.159
Sum Age Percent : 38.40%
(Rank 4) No.2 FLAG_OWN_REALTY == Y
Total Count : 5,168
Total Count Percent : 61.25%
Bad Count : 79
Good Count : 4,527
Ind Count : 562
Bad Count Percent : 53.02%
Node Default Rate : 1.53%
Sum Age : 158,177
Average Age : 30.607
Sum Age Percent : 61.60%
(Rank 12) No.3 DAYS_EMPLOYED > -1750.0
Total Count : 1,854
Total Count Percent : 21.97%
Bad Count : 47
Good Count : 1,573
Ind Count : 234
Bad Count Percent : 31.54%
Node Default Rate : 2.54%
Sum Age : 54,255
Average Age : 29.264
Sum Age Percent : 21.13%
(Rank 6) No.4 DAYS_EMPLOYED <= -1750.0
Total Count : 1,415
Total Count Percent : 16.77%
Bad Count : 23
Good Count : 1,204
Ind Count : 188
Bad Count Percent : 15.44%
Node Default Rate : 1.63%
Sum Age : 44,334
Average Age : 31.331
Sum Age Percent : 17.27%
(Rank 8) No.9 AMT_INCOME_TOTAL > 200250.0
Total Count : 1,975
Total Count Percent : 23.41%
Bad Count : 39
Good Count : 1,714
Ind Count : 222
Bad Count Percent : 26.17%
Node Default Rate : 1.97%
Sum Age : 61,184
Average Age : 30.979
Sum Age Percent : 23.83%
(Rank 3) No.10 AMT_INCOME_TOTAL <= 200250.0
Total Count : 3,193
Total Count Percent : 37.85%
Bad Count : 40
Good Count : 2,813
Ind Count : 340
Bad Count Percent : 26.85%
Node Default Rate : 1.25%
Sum Age : 96,993
Average Age : 30.377
Sum Age Percent : 37.77%
(Rank 14) No.5 DAYS_EMPLOYED <= -1733.0
Total Count : 14
Total Count Percent : 0.17%
Bad Count : 1
Good Count : 11
Ind Count : 2
Bad Count Percent : 0.67%
Node Default Rate : 7.14%
Sum Age : 421
Average Age : 30.071
Sum Age Percent : 0.16%
(Rank 11) No.6 DAYS_EMPLOYED > -1733.0
Total Count : 1,840
Total Count Percent : 21.81%
Bad Count : 46
Good Count : 1,562
Ind Count : 232
Bad Count Percent : 30.87%
Node Default Rate : 2.50%
Sum Age : 53,834
Average Age : 29.258
Sum Age Percent : 20.97%
(Rank 5) No.7 CNT_CHILDREN <= 1.5
Total Count : 1,168
Total Count Percent : 13.84%
Bad Count : 18
Good Count : 1,001
Ind Count : 149
Bad Count Percent : 12.08%
Node Default Rate : 1.54%
Sum Age : 36,398
Average Age : 31.163
Sum Age Percent : 14.18%
(Rank 9) No.8 CNT_CHILDREN > 1.5
Total Count : 247
Total Count Percent : 2.93%
Bad Count : 5
Good Count : 203
Ind Count : 39
Bad Count Percent : 3.36%
Node Default Rate : 2.02%
Sum Age : 7,936
Average Age : 32.13
Sum Age Percent : 3.09%
(Rank 13) No.11 OCCUPATION_TYPE in (Accountants, Core staff, Drivers, High skill tech staff, Sales staff)
Total Count : 841
Total Count Percent : 9.97%
Bad Count : 25
Good Count : 709
Ind Count : 107
Bad Count Percent : 16.78%
Node Default Rate : 2.97%
Sum Age : 25,717
Average Age : 30.579
Sum Age Percent : 10.02%
(Rank 2) No.12 OCCUPATION_TYPE not in (Accountants, Core staff, Drivers, High skill tech staff, Sales staff) (missing)
Total Count : 1,134
Total Count Percent : 13.44%
Bad Count : 14
Good Count : 1,005
Ind Count : 115
Bad Count Percent : 9.40%
Node Default Rate : 1.23%
Sum Age : 35,467
Average Age : 31.276
Sum Age Percent : 13.81%
Node Missing Percent : 27.60%
Total Missing Percent : 3.71%
(Rank 1) No.13 OCCUPATION_TYPE in (Accountants, Cleaning staff, Drivers, High skill tech staff, Laborers, Sales staff)
Total Count : 1,627
Total Count Percent : 19.28%
Bad Count : 13
Good Count : 1,448
Ind Count : 166
Bad Count Percent : 8.72%
Node Default Rate : 0.80%
Sum Age : 49,489
Average Age : 30.417
Sum Age Percent : 19.27%
(Rank 7) No.14 OCCUPATION_TYPE not in (Accountants, Cleaning staff, Drivers, High skill tech staff, Laborers, Sales staff) (missing)
Total Count : 1,566
Total Count Percent : 18.56%
Bad Count : 27
Good Count : 1,365
Ind Count : 174
Bad Count Percent : 18.12%
Node Default Rate : 1.72%
Sum Age : 47,504
Average Age : 30.335
Sum Age Percent : 18.50%
Node Missing Percent : 36.78%
Total Missing Percent : 6.83%

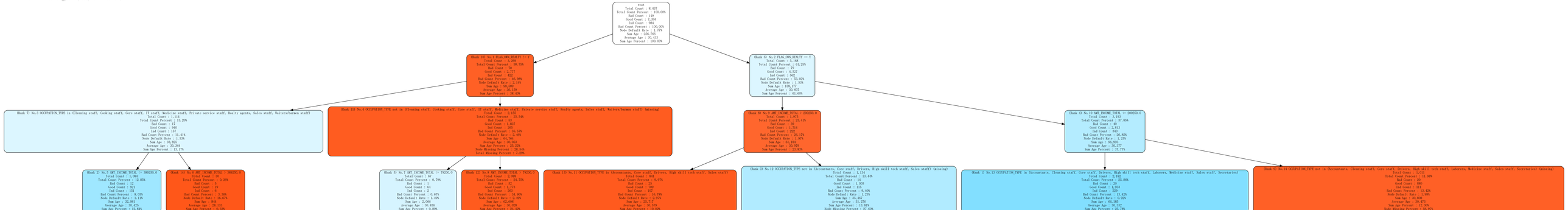
Train Tree: 9 - birth_year | 3 | (1984-01-01, inf)



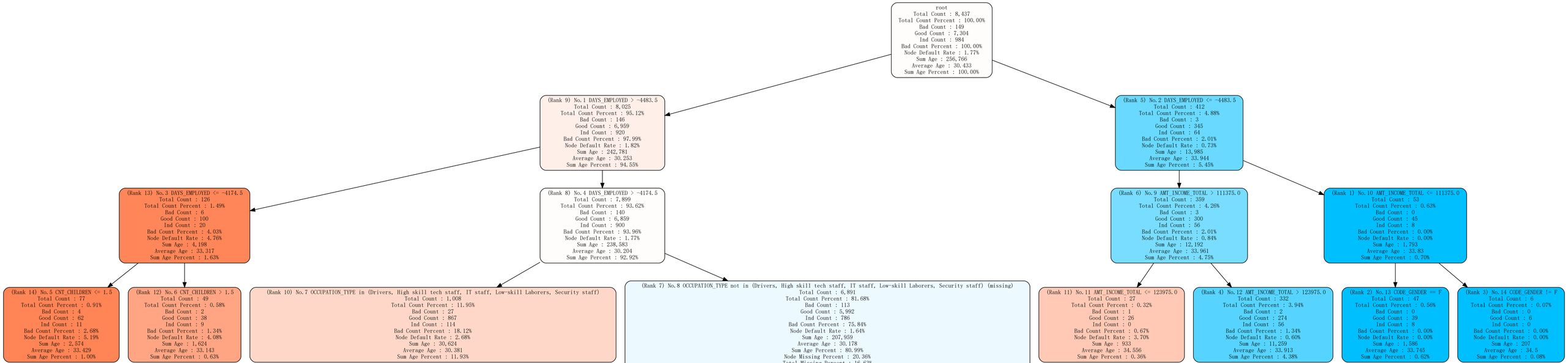
Train Tree: 10 - birth_year | 3 | (1984-01-01, inf)



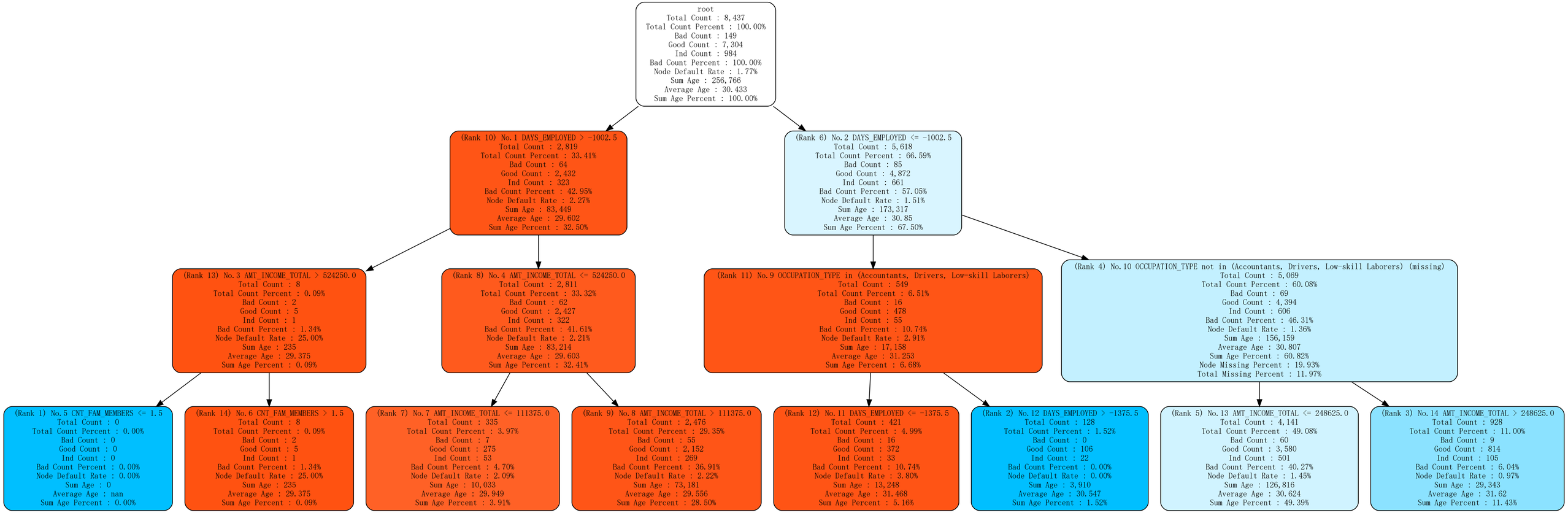
Train Tree: 11 ~ birth_year | 3 | (1984-01-01, inf)



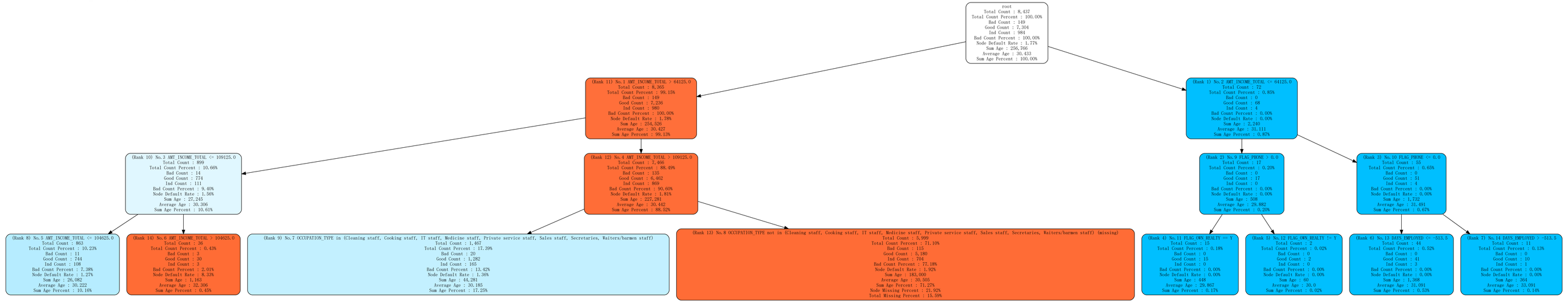
Train Tree: 12 - birth_year | 3 | (1984-01-01, inf)



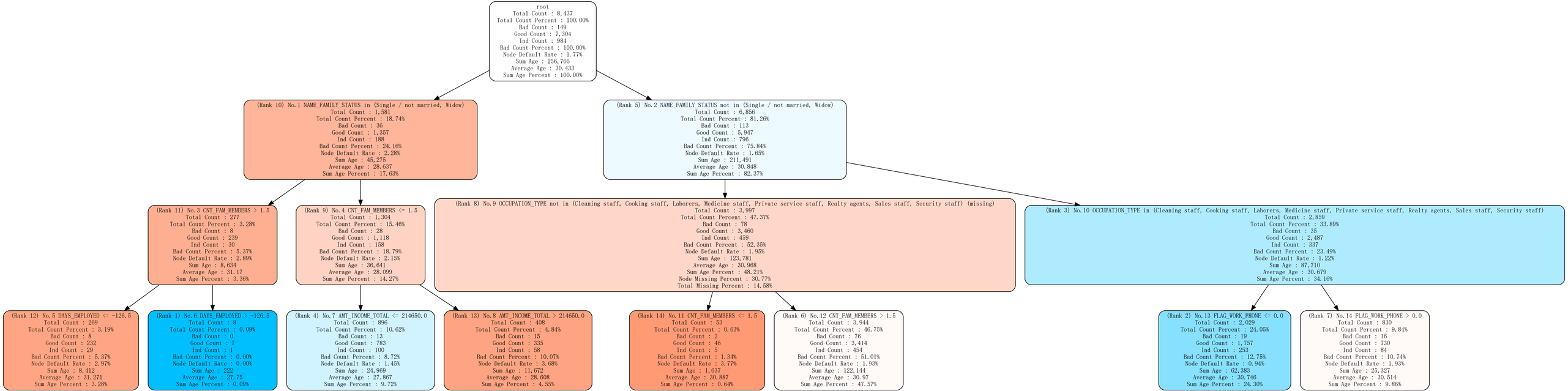
Train Tree: 13 - birth_year | 3 | (1984-01-01, inf)



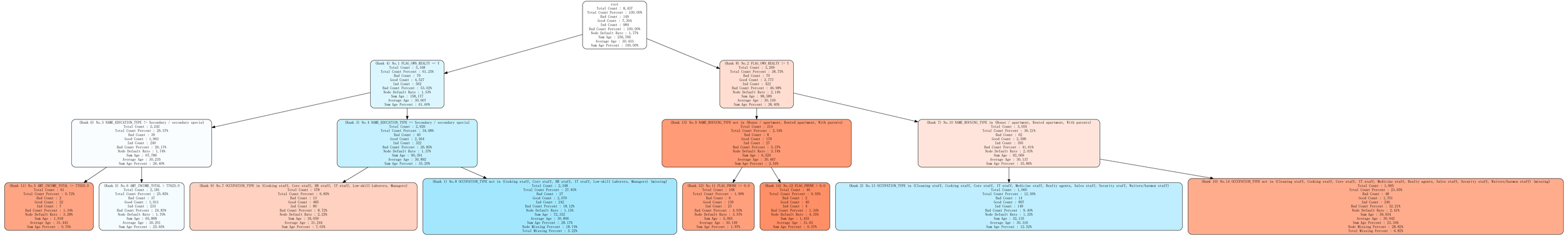
Train Tree: 14 - birth_year | 3 | (1984-01-01, inf)



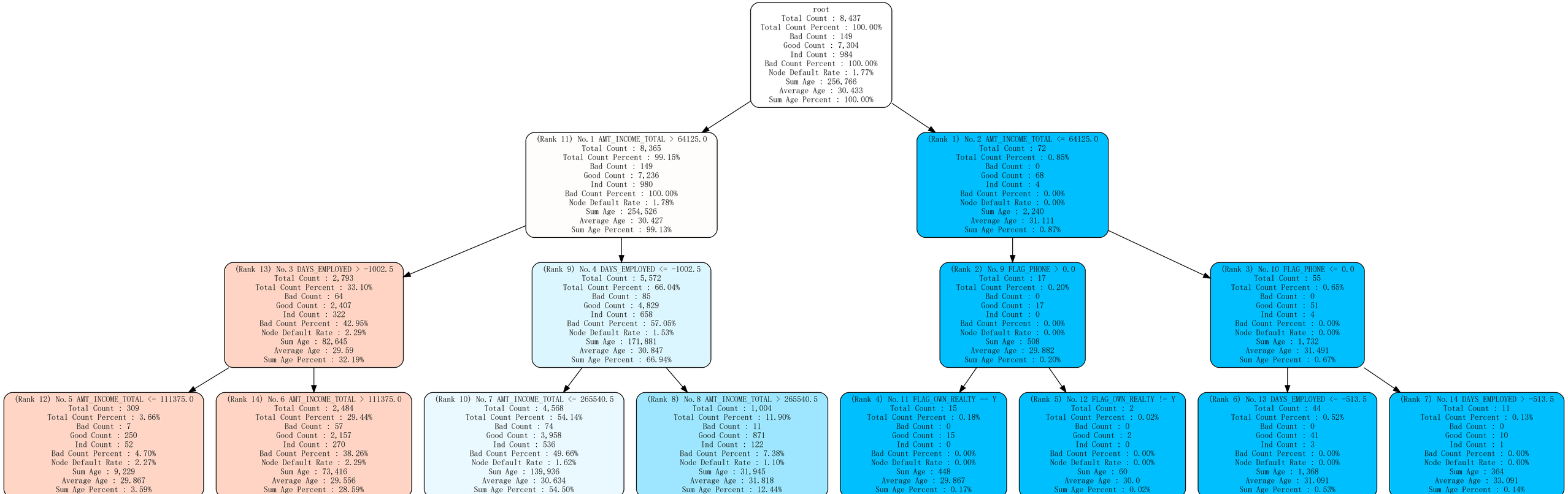
Train Tree: 15 - birth_year | 3 | (1984-01-01, inf)



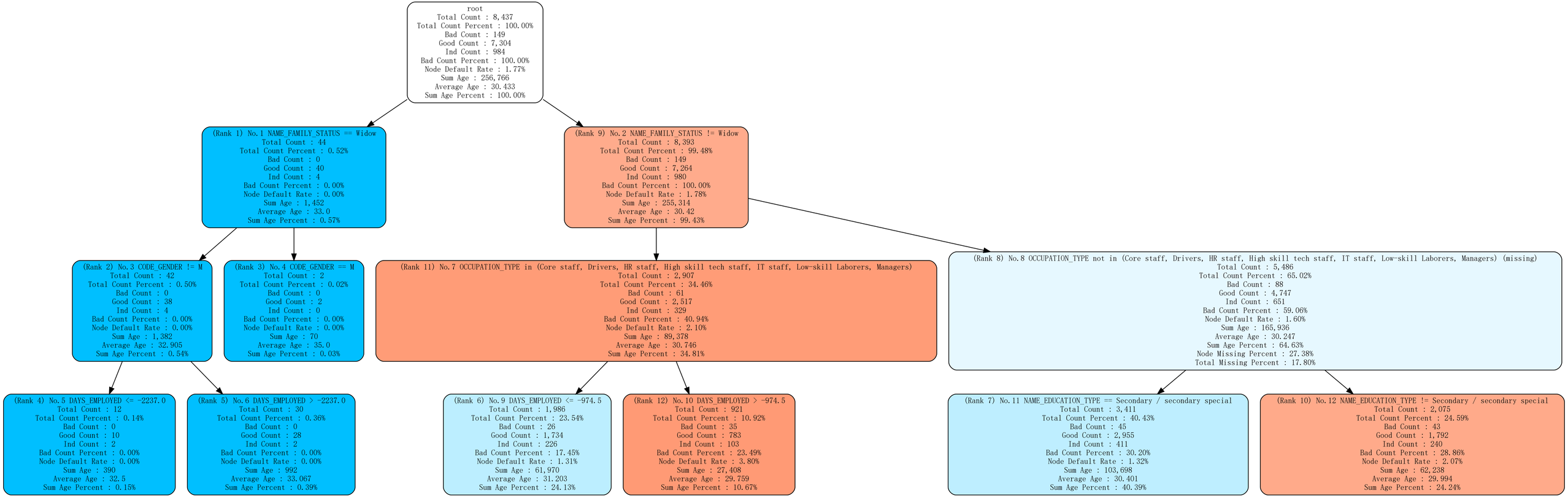
Train Tree: 16 - birth_year | 3 | (1984-01-01, inf)



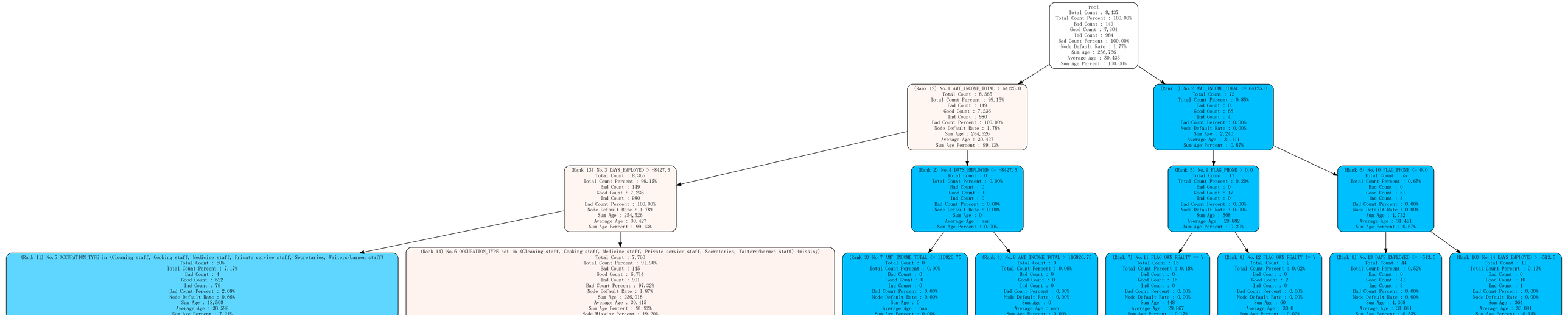
Train Tree: 17 - birth_year | 3 | (1984-01-01, inf)



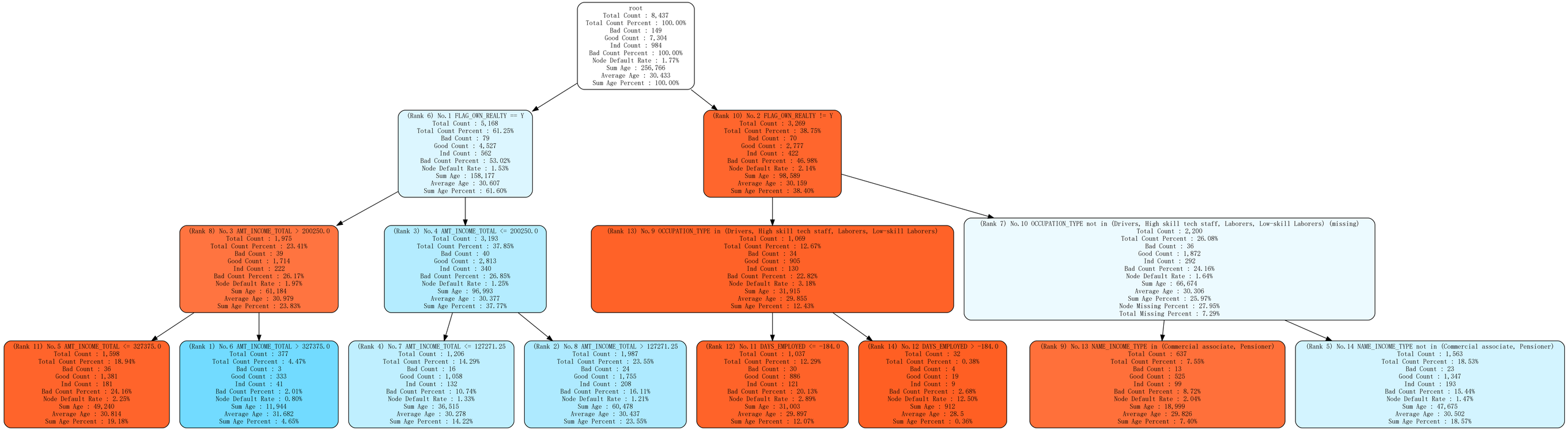
Train Tree: 18 - birth_year | 3 | (1984-01-01, inf)



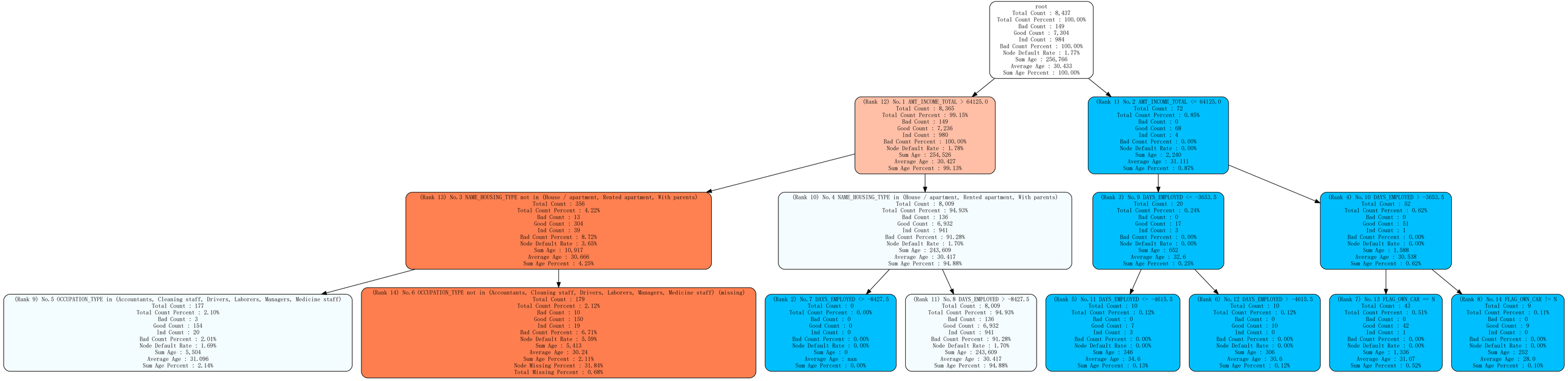
Train Tree: 19 - birth_year | 3 | (1984-01-01, inf)



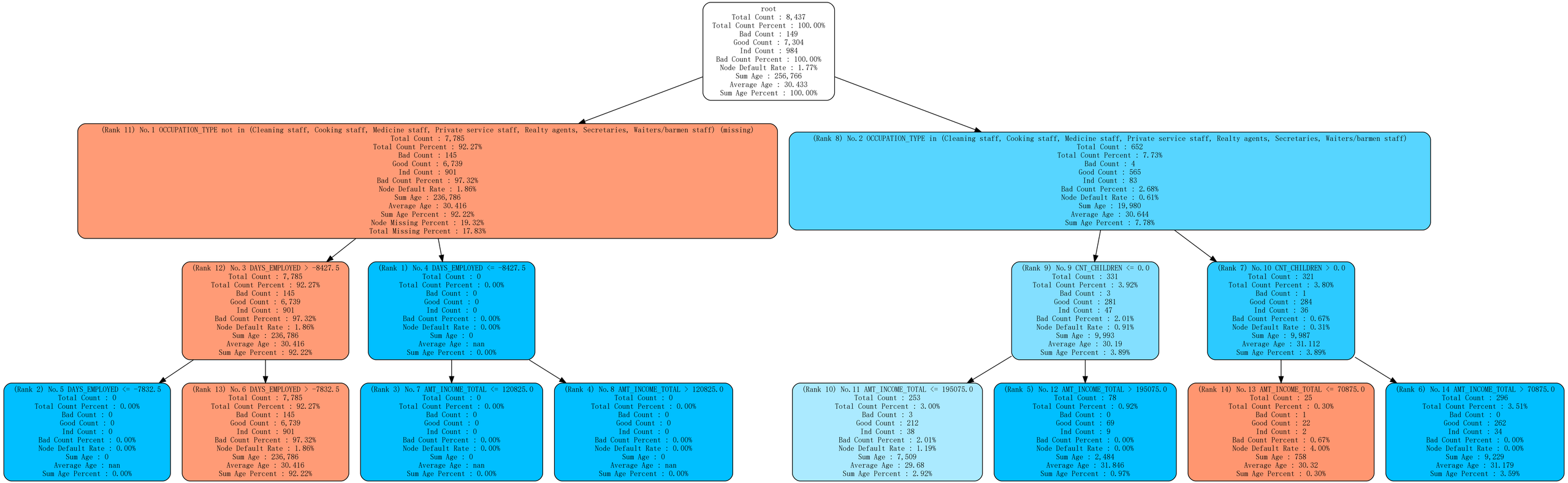
Train Tree: 20 - birth_year | 3 | (1984-01-01, inf)



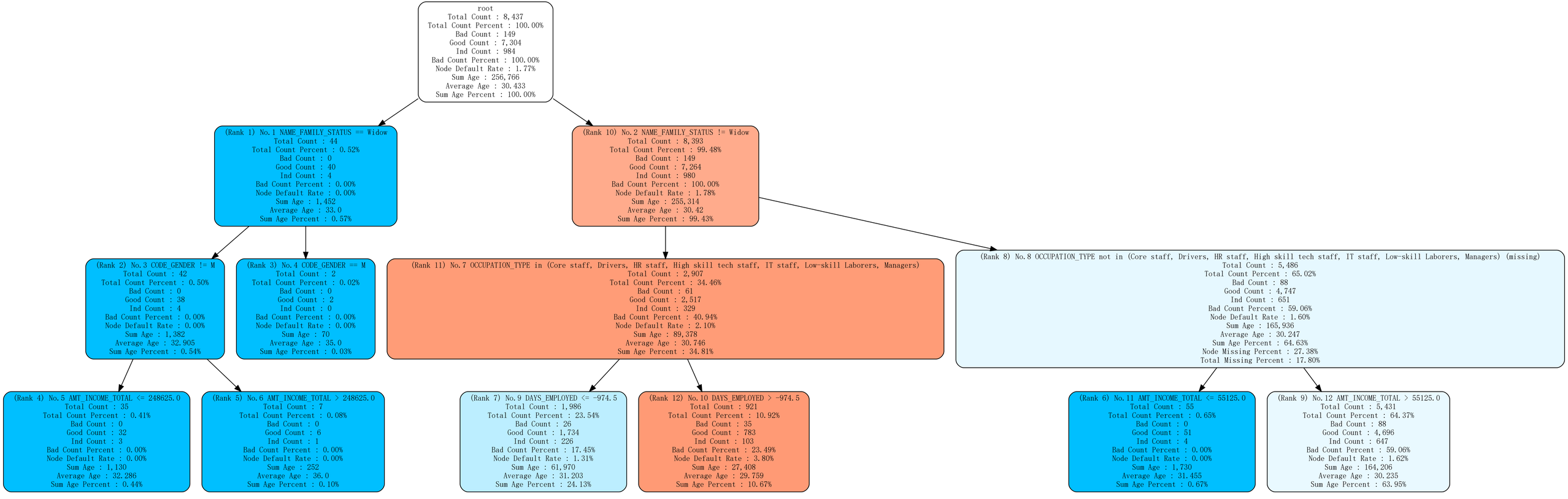
Train Tree: 21 - birth_year | 3 | (1984-01-01, inf)



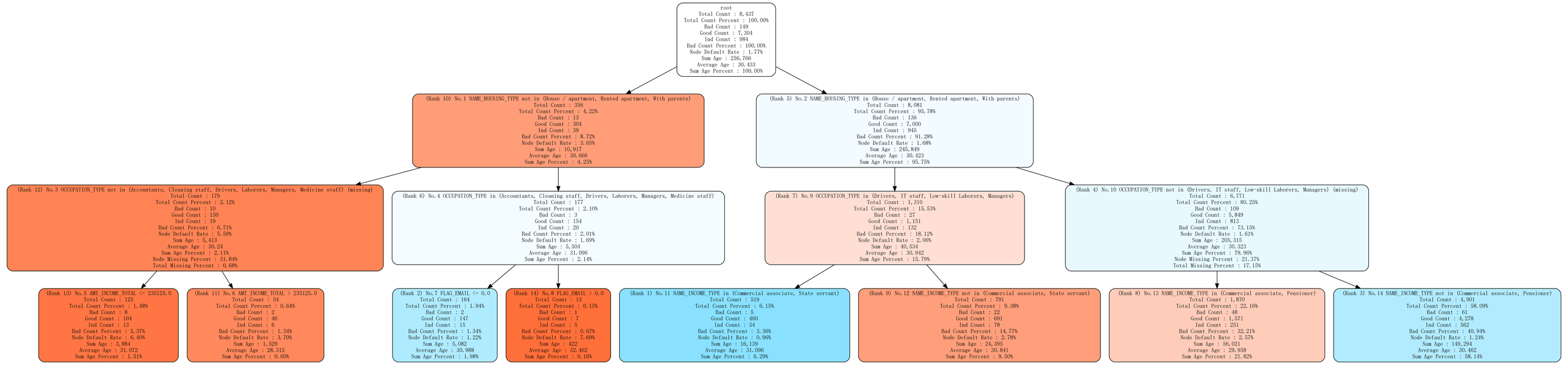
Train Tree: 22 - birth_year | 3 | (1984-01-01, inf)



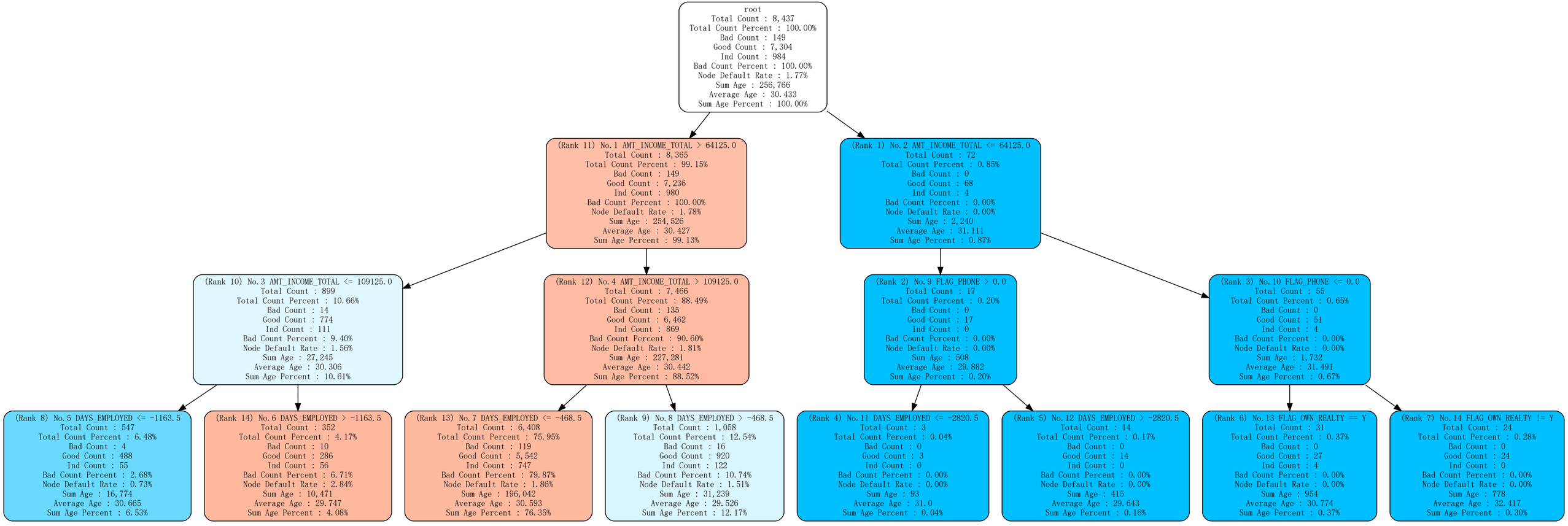
Train Tree: 23 - birth_year | 3 | (1984-01-01, inf)



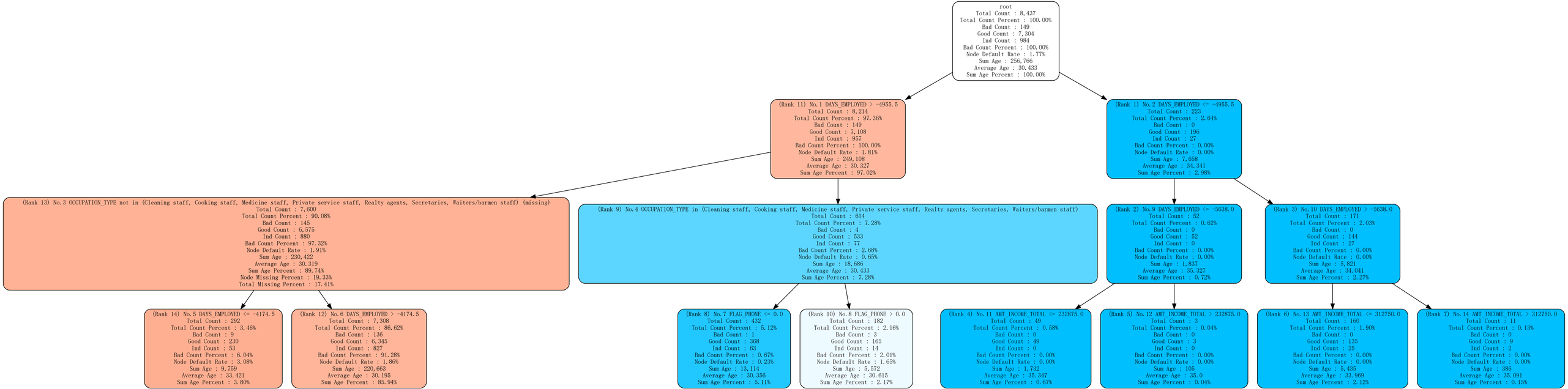
Train Tree: 24 - birth_year | 3 | (1984-01-01, inf)



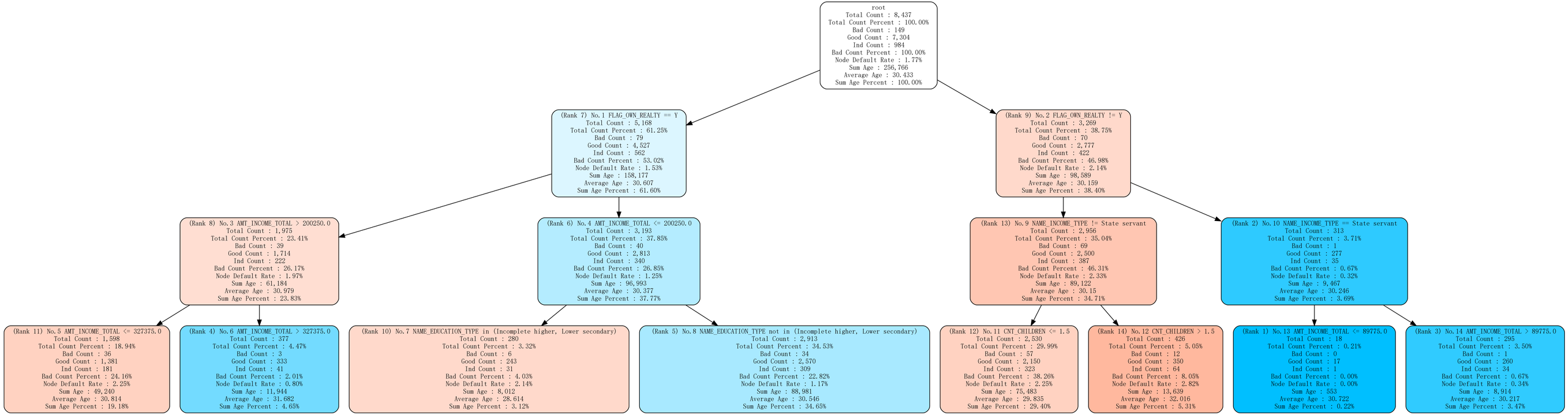
Train Tree: 25 - birth_year | 3 | (1984-01-01, inf)



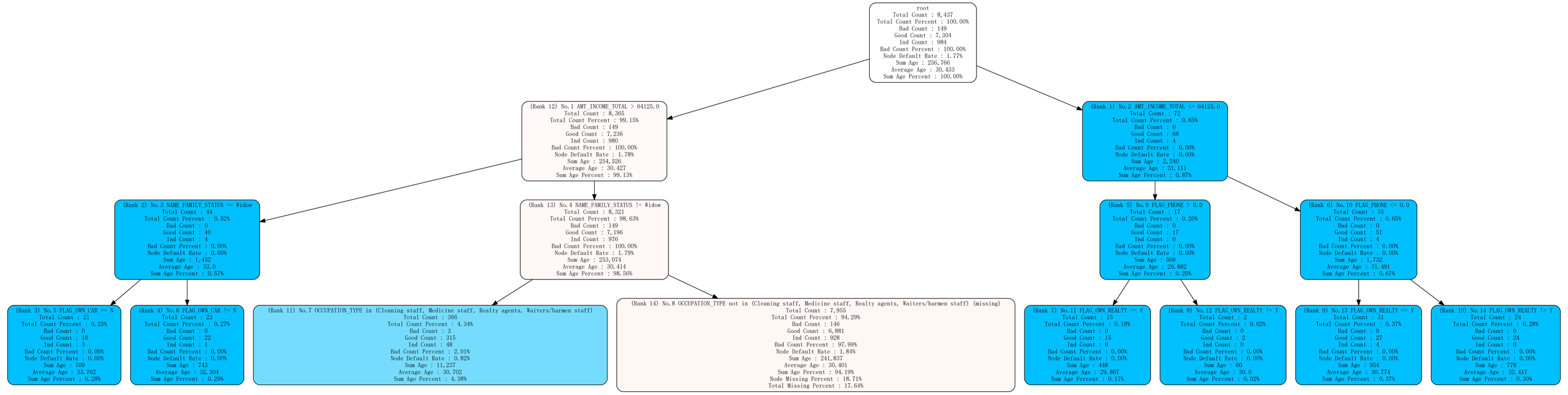
Train Tree: 26 - birth_year | 3 | (1984-01-01, inf)



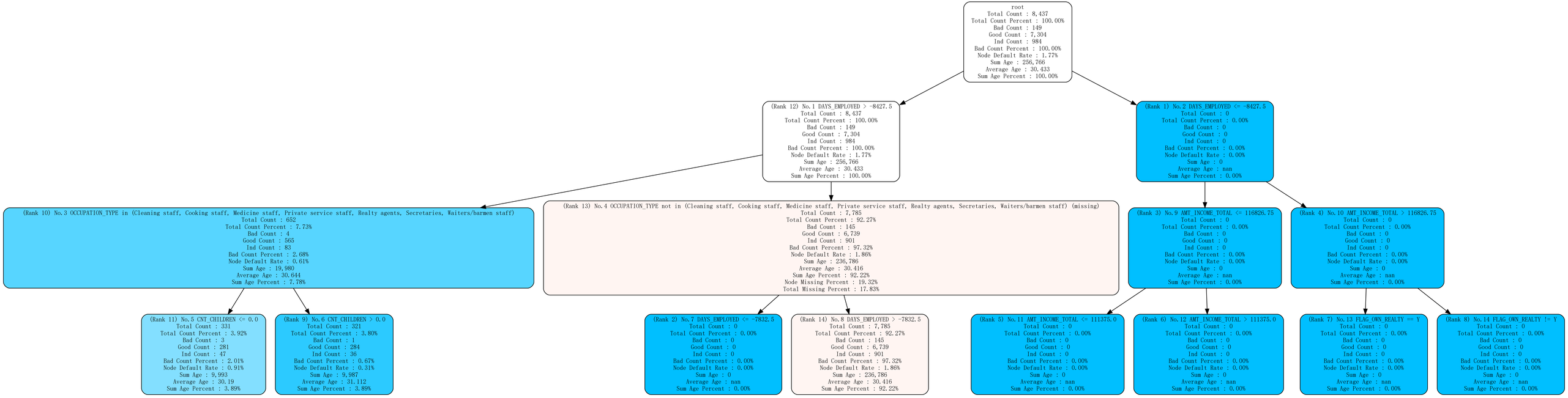
Train Tree: 27 - birth_year | 3 | (1984-01-01, inf)



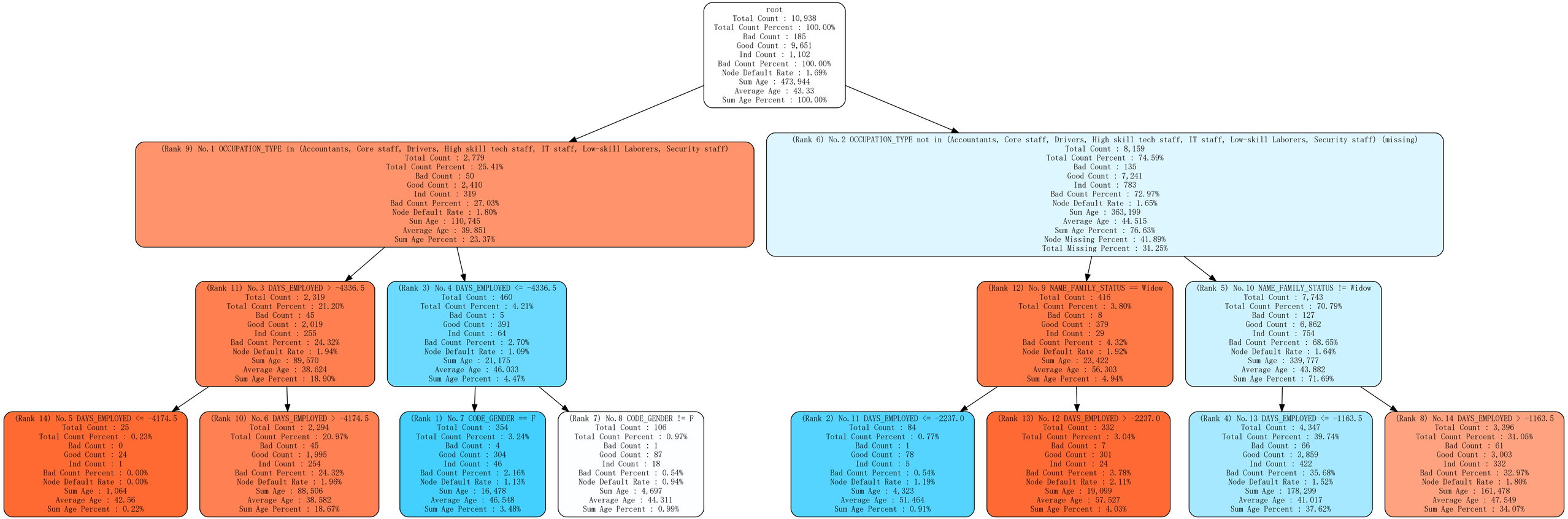
Train Tree: 28 - birth_year | 3 | (1984-01-01, inf)



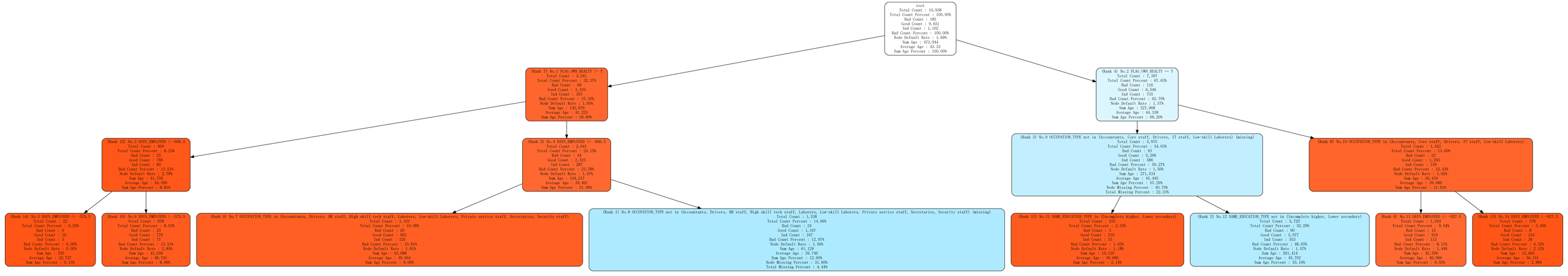
Train Tree: 29 - birth_year | 3 | (1984-01-01, inf)



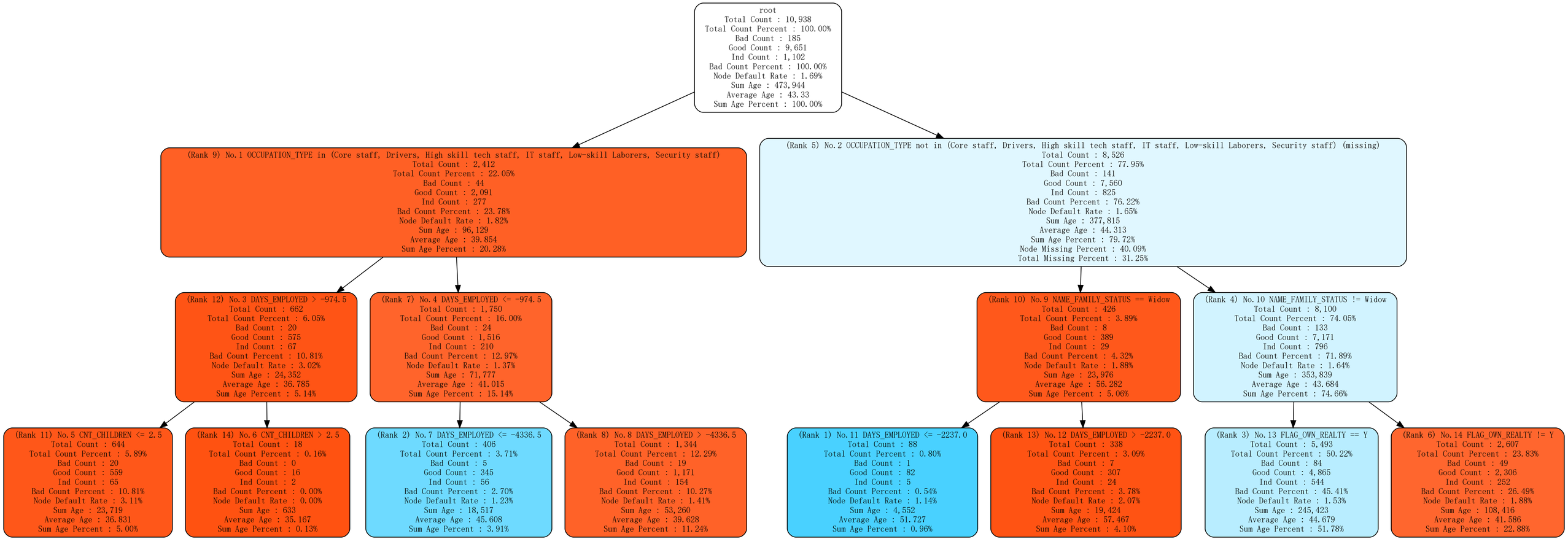
Test Tree: 0


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%
Sum Age : 473,944
Average Age : 43.33
Sum Age Percent : 100.00%
(Rank 9) 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%
Sum Age : 110,745
Average Age : 39.851
Sum Age Percent : 23.37%
(Rank 6) 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%
Sum Age : 363,199
Average Age : 44.515
Sum Age Percent : 76.63%
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%
Sum Age : 89,570
Average Age : 38.624
Sum Age Percent : 18.90%
(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%
Sum Age : 21,175
Average Age : 46.033
Sum Age Percent : 4.47%
(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%
Sum Age : 23,422
Average Age : 56.303
Sum Age Percent : 4.94%
(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%
Sum Age : 339,777
Average Age : 43.882
Sum Age Percent : 71.69%
(Rank 14) No.5 DAYS_EMPLOYED <= -4174.5
Total Count : 25
Total Count Percent : 0.23%
Bad Count : 0
Good Count : 24
Ind Count : 1
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 1,064
Average Age : 42.56
Sum Age Percent : 0.22%
(Rank 10) No.6 DAYS_EMPLOYED > -4174.5
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%
Sum Age : 88,506
Average Age : 38.582
Sum Age Percent : 18.67%
(Rank 1) No.7 CODE_GENDER == F
Total Count : 354
Total Count Percent : 3.24%
Bad Count : 4
Good Count : 304
Ind Count : 46
Bad Count Percent : 2.16%
Node Default Rate : 1.13%
Sum Age : 16,478
Average Age : 46.548
Sum Age Percent : 3.48%
(Rank 7) No.8 CODE_GENDER != F
Total Count : 106
Total Count Percent : 0.97%
Bad Count : 1
Good Count : 87
Ind Count : 18
Bad Count Percent : 0.54%
Node Default Rate : 0.94%
Sum Age : 4,697
Average Age : 44.311
Sum Age Percent : 0.99%
(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%
Sum Age : 4,323
Average Age : 51.464
Sum Age Percent : 0.91%
(Rank 13) 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%
Sum Age : 19,099
Average Age : 57.527
Sum Age Percent : 4.03%
(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%
Sum Age : 178,299
Average Age : 41.017
Sum Age Percent : 37.62%
(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%
Sum Age : 161,478
Average Age : 47.549
Sum Age Percent : 34.07%

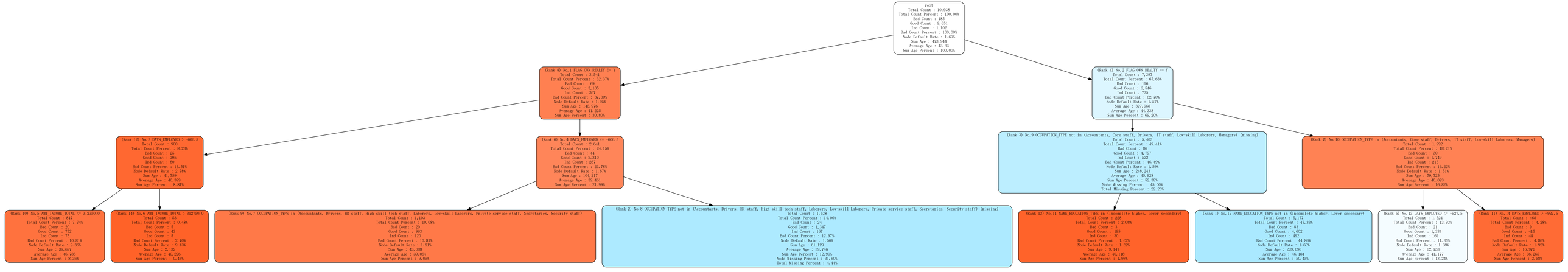
Test Tree: 1


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%
Sum Age : 473,944
Average Age : 43.33
Sum Age Percent : 100.00%
(Rank 7) 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%
Sum Age : 145,976
Average Age : 41.225
Sum Age Percent : 30.80%
(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%
Sum Age : 327,968
Average Age : 44.338
Sum Age Percent : 69.20%
(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%
Sum Age : 41,739
Average Age : 46.399
Sum Age Percent : 8.81%
(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%
Sum Age : 104,217
Average Age : 39.461
Sum Age Percent : 21.99%
(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%
Sum Age : 271,534
Average Age : 45.445
Sum Age Percent : 57.29%
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%
Sum Age : 56,434
Average Age : 39.686
Sum Age Percent : 11.91%
(Rank 14) No.5 DAYS_EMPLOYED <= -578.5
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%
Sum Age : 720
Average Age : 32.727
Sum Age Percent : 0.15%
(Rank 10) No.6 DAYS_EMPLOYED > -578.5
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%
Sum Age : 41,019
Average Age : 46.741
Sum Age Percent : 8.66%
(Rank 9) No.7 OCCUPATION_TYPE in (Accountants, Drivers, HR staff, High skill tech staff, Laborers, Low-skill Laborers, Private service staff, Secretaries, Security staff)
Total Count : 1,103
Total Count Percent : 10.08%
Bad Count : 20
Good Count : 963
Ind Count : 120
Bad Count Percent : 10.81%
Node Default Rate : 1.81%
Sum Age : 43,088
Average Age : 39.064
Sum Age Percent : 9.09%
(Rank 1) No.8 OCCUPATION_TYPE not in (Accountants, Drivers, HR staff, High skill tech staff, Laborers, Low-skill Laborers, Private service staff, Secretaries, Security staff) (missing)
Total Count : 1,538
Total Count Percent : 14.06%
Bad Count : 24
Good Count : 1,347
Ind Count : 167
Bad Count Percent : 12.97%
Node Default Rate : 1.56%
Sum Age : 61,129
Average Age : 39.746
Sum Age Percent : 12.90%
Node Missing Percent : 31.60%
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%
Sum Age : 10,120
Average Age : 39.686
Sum Age Percent : 2.14%
(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%
Sum Age : 261,414
Average Age : 45.702
Sum Age Percent : 55.16%
(Rank 6) No.13 DAYS_EMPLOYED <= -927.0
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%
Sum Age : 42,769
Average Age : 40.956
Sum Age Percent : 9.02%
(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%
Sum Age : 13,665
Average Age : 36.151
Sum Age Percent : 2.88%

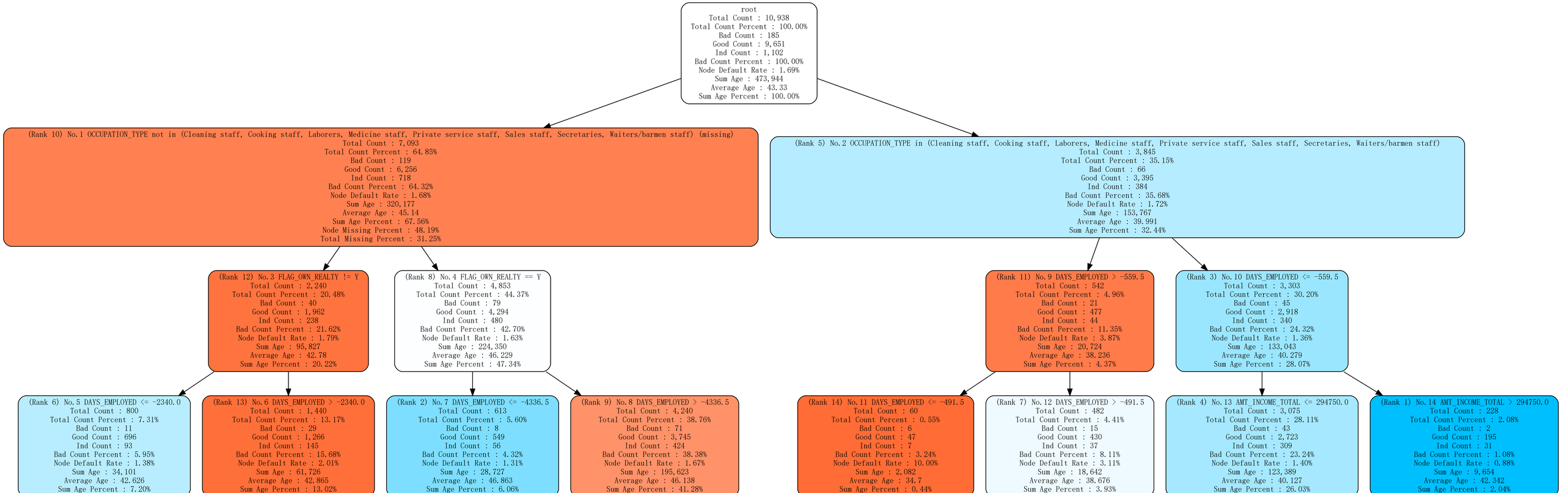
Test Tree: 2


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%
Sum Age : 473,944
Average Age : 43.33
Sum Age Percent : 100.00%
(Rank 9) 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%
Sum Age : 96,129
Average Age : 39.854
Sum Age Percent : 20.28%
(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%
Sum Age : 377,815
Average Age : 44.313
Sum Age Percent : 79.72%
Node Missing Percent : 40.09%
Total Missing Percent : 31.25%
(Rank 12) 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%
Sum Age : 24,352
Average Age : 36.785
Sum Age Percent : 5.14%
(Rank 7) 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%
Sum Age : 71,777
Average Age : 41.015
Sum Age Percent : 15.14%
(Rank 10) 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%
Sum Age : 23,976
Average Age : 56.282
Sum Age Percent : 5.06%
(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%
Sum Age : 353,839
Average Age : 43.684
Sum Age Percent : 74.66%
(Rank 11) 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%
Sum Age : 23,719
Average Age : 36.831
Sum Age Percent : 5.00%
(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%
Sum Age : 633
Average Age : 35.167
Sum Age Percent : 0.13%
(Rank 2) No.7 DAYS_EMPLOYED <= -4336.5
Total Count : 406
Total Count Percent : 3.71%
Bad Count : 5
Good Count : 345
Ind Count : 56
Bad Count Percent : 2.70%
Node Default Rate : 1.23%
Sum Age : 18,517
Average Age : 45.608
Sum Age Percent : 3.91%
(Rank 8) No.8 DAYS_EMPLOYED > -4336.5
Total Count : 1,344
Total Count Percent : 12.29%
Bad Count : 19
Good Count : 1,171
Ind Count : 154
Bad Count Percent : 10.27%
Node Default Rate : 1.41%
Sum Age : 53,260
Average Age : 39.628
Sum Age Percent : 11.24%
(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%
Sum Age : 4,552
Average Age : 51.727
Sum Age Percent : 0.96%
(Rank 13) 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%
Sum Age : 19,424
Average Age : 57.467
Sum Age Percent : 4.10%
(Rank 3) No.13 FLAG_OWN_REALTY == Y
Total Count : 5,493
Total Count Percent : 50.22%
Bad Count : 84
Good Count : 4,865
Ind Count : 544
Bad Count Percent : 45.41%
Node Default Rate : 1.53%
Sum Age : 245,423
Average Age : 44.679
Sum Age Percent : 51.78%
(Rank 6) No.14 FLAG_OWN_REALTY != Y
Total Count : 2,607
Total Count Percent : 23.83%
Bad Count : 49
Good Count : 2,306
Ind Count : 252
Bad Count Percent : 26.49%
Node Default Rate : 1.88%
Sum Age : 108,416
Average Age : 41.586
Sum Age Percent : 22.88%

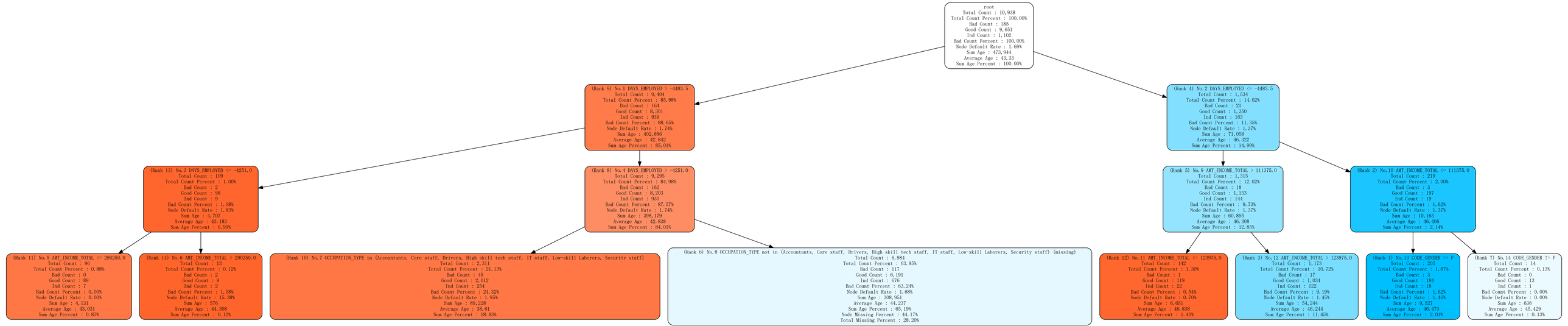
Test Tree: 3


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%
Sum Age : 473,944
Average Age : 43.33
Sum Age Percent : 100.00%
(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%
Sum Age : 145,976
Average Age : 41.225
Sum Age Percent : 30.80%
(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%
Sum Age : 327,969
Average Age : 44.338
Sum Age Percent : 69.20%
(Rank 12) No.3 DAYS_EMPLOYED > -606.5
Total Count : 900
Total Count Percent : 8.23%
Bad Count : 23
Good Count : 765
Ind Count : 80
Bad Count Percent : 13.51%
Node Default Rate : 2.78%
Sum Age : 41,759
Average Age : 46.399
Sum Age Percent : 8.81%
(Rank 6) No.4 DAYS_EMPLOYED <= -606.5
Total Count : 2,641
Total Count Percent : 24.15%
Bad Count : 44
Good Count : 2,319
Ind Count : 267
Bad Count Percent : 23.78%
Node Default Rate : 1.67%
Sum Age : 104,211
Average Age : 39.461
Sum Age Percent : 21.99%
(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%
Sum Age : 248,243
Average Age : 45.928
Sum Age Percent : 52.38%
Node Missing Percent : 45.00%
Total Missing Percent : 22.23%
(Rank 2) 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%
Sum Age : 79,725
Average Age : 40.023
Sum Age Percent : 16.82%
(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%
Sum Age : 39,627
Average Age : 46.785
Sum Age Percent : 8.36%
(Rank 14) No.6 AMT_INCOME_TOTAL > 312750.0
Total Count : 53
Total Count Percent : 0.48%
Bad Count : 3
Good Count : 43
Ind Count : 5
Bad Count Percent : 2.70%
Node Default Rate : 6.43%
Sum Age : 2,132
Average Age : 40.226
Sum Age Percent : 0.45%
(Rank 9) No.7 OCCUPATION_TYPE in (Accountants, Drivers, HR staff, High skill tech staff, Laborers, Low-skill Laborers, Private service staff, Secretaries, Security staff)
Total Count : 1,103
Total Count Percent : 10.08%
Bad Count : 20
Good Count : 963
Ind Count : 120
Bad Count Percent : 10.81%
Node Default Rate : 1.81%
Sum Age : 43,088
Average Age : 39.064
Sum Age Percent : 9.09%
(Rank 2) No.8 OCCUPATION_TYPE not in (Accountants, Drivers, HR staff, High skill tech staff, Laborers, Low-skill Laborers, Private service staff, Secretaries, Security staff) (missing)
Total Count : 1,538
Total Count Percent : 14.06%
Bad Count : 24
Good Count : 1,347
Ind Count : 167
Bad Count Percent : 12.97%
Node Default Rate : 1.56%
Sum Age : 61,129
Average Age : 39.746
Sum Age Percent : 12.90%
Node Missing Percent : 31.60%
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%
Sum Age : 9,147
Average Age : 40.118
Sum Age Percent : 1.93%
(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%
Sum Age : 220,096
Average Age : 46.184
Sum Age Percent : 50.45%
(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%
Sum Age : 62,753
Average Age : 41.177
Sum Age Percent : 13.24%
(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%
Sum Age : 16,972
Average Age : 36.265
Sum Age Percent : 3.58%

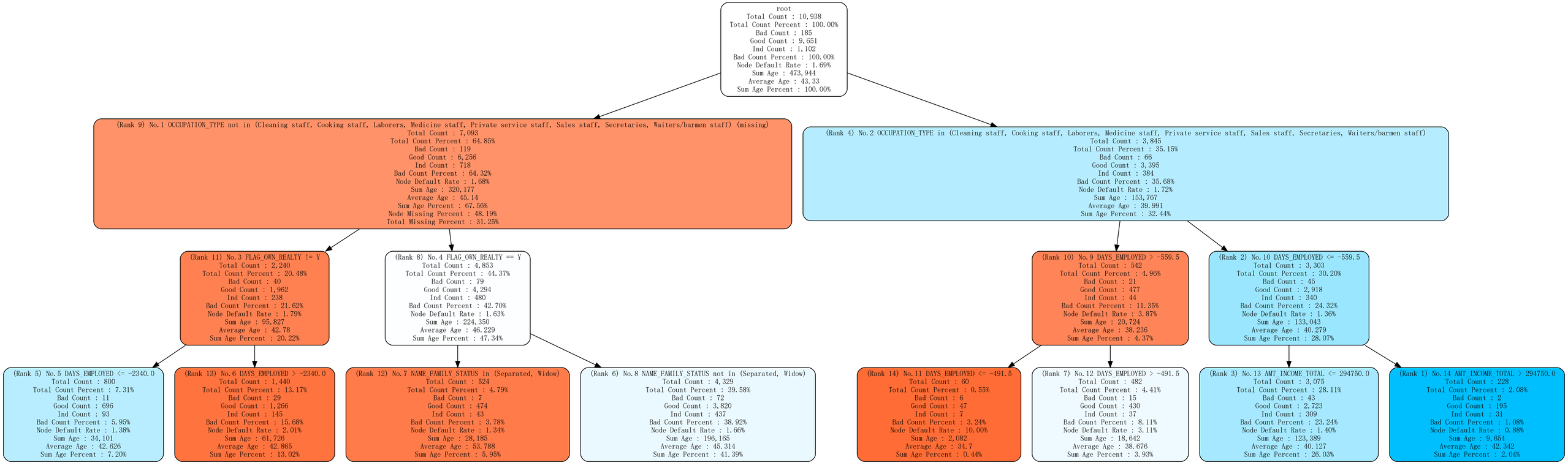
Test Tree: 4


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%
Sum Age : 473,944
Average Age : 43.33
Sum Age Percent : 100.00%
(Rank 10) 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%
Sum Age : 320,177
Average Age : 45.14
Sum Age Percent : 67.56%
Node Missing Percent : 48.19%
Total Missing Percent : 31.25%
(Rank 5) 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%
Sum Age : 153,767
Average Age : 39.991
Sum Age Percent : 32.44%
(Rank 12) 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%
Sum Age : 95,827
Average Age : 42.78
Sum Age Percent : 20.22%
(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%
Sum Age : 224,350
Average Age : 46.229
Sum Age Percent : 47.34%
(Rank 11) 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%
Sum Age : 20,724
Average Age : 38.236
Sum Age Percent : 4.37%
(Rank 3) 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%
Sum Age : 133,043
Average Age : 40.279
Sum Age Percent : 28.07%
(Rank 6) 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%
Sum Age : 34,101
Average Age : 42.626
Sum Age Percent : 7.20%
(Rank 13) 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%
Sum Age : 61,726
Average Age : 42.865
Sum Age Percent : 13.02%
(Rank 2) No.7 DAYS_EMPLOYED <= -4336.5
Total Count : 613
Total Count Percent : 5.60%
Bad Count : 8
Good Count : 549
Ind Count : 56
Bad Count Percent : 4.32%
Node Default Rate : 1.31%
Sum Age : 28,727
Average Age : 46.863
Sum Age Percent : 6.06%
(Rank 9) No.8 DAYS_EMPLOYED > -4336.5
Total Count : 4,240
Total Count Percent : 38.76%
Bad Count : 71
Good Count : 3,745
Ind Count : 424
Bad Count Percent : 38.38%
Node Default Rate : 1.67%
Sum Age : 195,623
Average Age : 46.138
Sum Age Percent : 41.28%
(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%
Sum Age : 2,082
Average Age : 34.7
Sum Age Percent : 0.44%
(Rank 7) 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%
Sum Age : 18,642
Average Age : 38.676
Sum Age Percent : 3.93%
(Rank 4) No.13 AMT_INCOME_TOTAL <= 294750.0
Total Count : 3,075
Total Count Percent : 28.11%
Bad Count : 43
Good Count : 2,723
Ind Count : 309
Bad Count Percent : 23.24%
Node Default Rate : 1.40%
Sum Age : 123,389
Average Age : 40.127
Sum Age Percent : 26.03%
(Rank 1) No.14 AMT_INCOME_TOTAL > 294750.0
Total Count : 228
Total Count Percent : 2.08%
Bad Count : 2
Good Count : 195
Ind Count : 31
Bad Count Percent : 1.08%
Node Default Rate : 0.88%
Sum Age : 9,654
Average Age : 42.342
Sum Age Percent : 2.04%

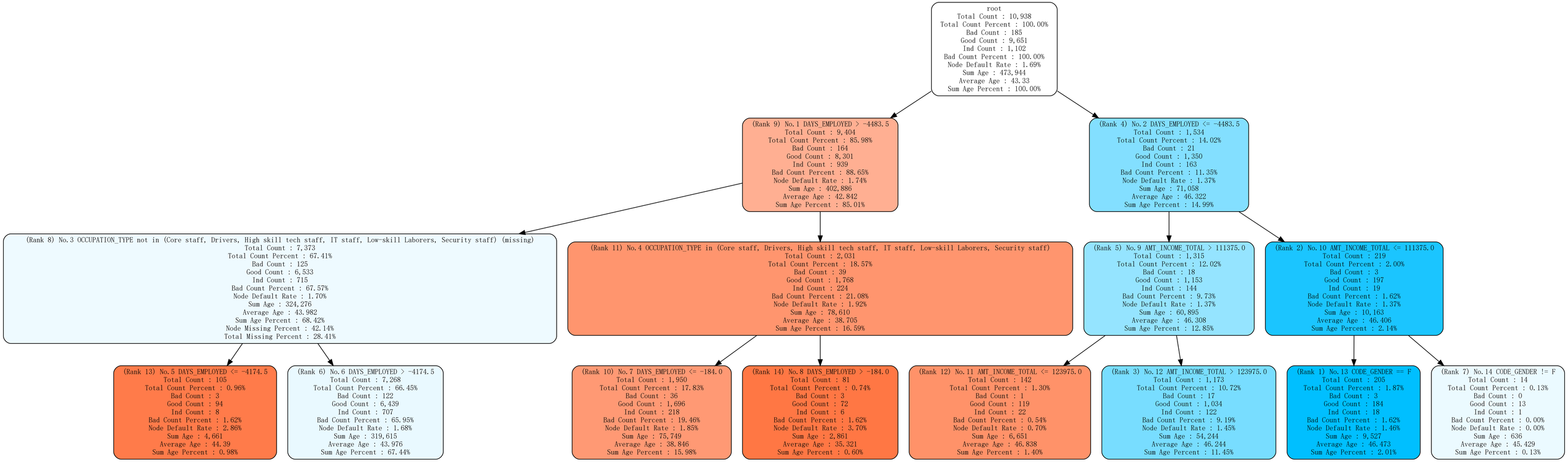
Test Tree: 5


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%
Sum Age : 473,944
Average Age : 43.33
Sum Age Percent : 100.00%
(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%
Sum Age : 402,886
Average Age : 42.842
Sum Age Percent : 85.01%
(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%
Sum Age : 71,058
Average Age : 46.322
Sum Age Percent : 14.99%
(Rank 13) No.3 DAYS_EMPLOYED <= -4251.0
Total Count : 109
Total Count Percent : 1.00%
Bad Count : 2
Good Count : 98
Ind Count : 9
Bad Count Percent : 1.08%
Node Default Rate : 1.83%
Sum Age : 4,707
Average Age : 43.183
Sum Age Percent : 0.99%
(Rank 8) No.4 DAYS_EMPLOYED > -4251.0
Total Count : 9,295
Total Count Percent : 84.98%
Bad Count : 162
Good Count : 8,203
Ind Count : 930
Bad Count Percent : 87.57%
Node Default Rate : 1.74%
Sum Age : 398,179
Average Age : 42.838
Sum Age Percent : 84.01%
(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%
Sum Age : 60,895
Average Age : 46.308
Sum Age Percent : 12.85%
(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%
Sum Age : 10,163
Average Age : 46.406
Sum Age Percent : 2.14%
(Rank 11) No.5 AMT_INCOME_TOTAL <= 290250.0
Total Count : 96
Total Count Percent : 0.88%
Bad Count : 0
Good Count : 89
Ind Count : 7
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 4,131
Average Age : 43.031
Sum Age Percent : 0.87%
(Rank 14) No.6 AMT_INCOME_TOTAL > 290250.0
Total Count : 13
Total Count Percent : 0.12%
Bad Count : 2
Good Count : 9
Ind Count : 2
Bad Count Percent : 1.08%
Node Default Rate : 15.38%
Sum Age : 576
Average Age : 44.308
Sum Age Percent : 0.12%
(Rank 10) No.7 OCCUPATION_TYPE in (Accountants, Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers, Security staff)
Total Count : 2,311
Total Count Percent : 21.13%
Bad Count : 45
Good Count : 2,012
Ind Count : 254
Bad Count Percent : 24.32%
Node Default Rate : 1.95%
Sum Age : 89,228
Average Age : 38.61
Sum Age Percent : 18.83%
(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 : 6,984
Total Count Percent : 63.85%
Bad Count : 117
Good Count : 6,191
Ind Count : 676
Bad Count Percent : 63.24%
Node Default Rate : 1.68%
Sum Age : 308,951
Average Age : 44.237
Sum Age Percent : 65.19%
Node Missing Percent : 44.17%
Total Missing Percent : 28.20%
(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%
Sum Age : 6,651
Average Age : 46.838
Sum Age Percent : 1.40%
(Rank 3) No.12 AMT_INCOME_TOTAL > 123975.0
Total Count : 1,172
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%
Sum Age : 54,244
Average Age : 46.244
Sum Age Percent : 11.45%
(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%
Sum Age : 9,527
Average Age : 46.473
Sum Age Percent : 2.01%
(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%
Sum Age : 636
Average Age : 45.429
Sum Age Percent : 0.13%

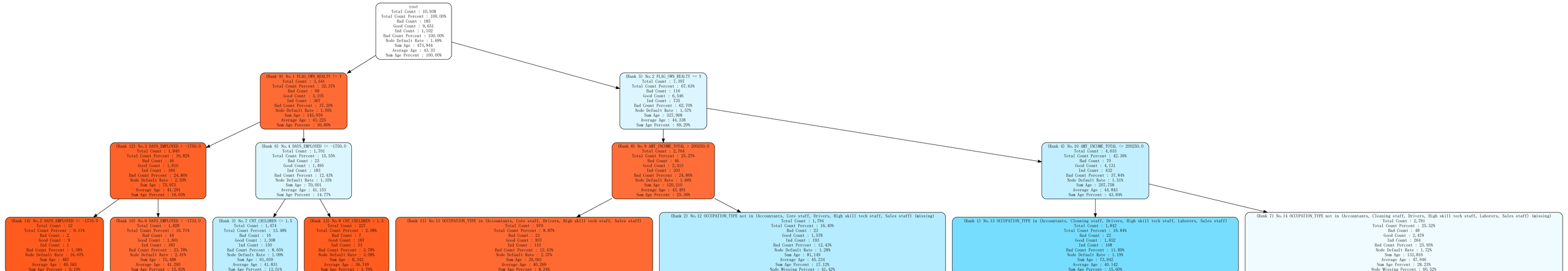
Test Tree: 6


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%
Sum Age : 473,944
Average Age : 43.33
Sum Age Percent : 100.00%
(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%
Sum Age : 320,177
Average Age : 45.14
Sum Age Percent : 67.56%
Node Missing Percent : 48.19%
Total Missing Percent : 31.25%
(Rank 4) 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%
Sum Age : 153,767
Average Age : 39.991
Sum Age Percent : 32.44%
(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%
Sum Age : 95,827
Average Age : 42.78
Sum Age Percent : 20.22%
(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%
Sum Age : 224,350
Average Age : 46.229
Sum Age Percent : 47.34%
(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%
Sum Age : 20,724
Average Age : 38.236
Sum Age Percent : 4.37%
(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%
Sum Age : 133,043
Average Age : 40.279
Sum Age Percent : 28.07%
(Rank 5) 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%
Sum Age : 34,101
Average Age : 42.626
Sum Age Percent : 7.20%
(Rank 13) 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%
Sum Age : 61,726
Average Age : 42.865
Sum Age Percent : 13.02%
(Rank 12) No.7 NAME_FAMILY_STATUS in (Separated, Widow)
Total Count : 524
Total Count Percent : 4.79%
Bad Count : 7
Good Count : 474
Ind Count : 43
Bad Count Percent : 3.78%
Node Default Rate : 1.34%
Sum Age : 28,185
Average Age : 53.788
Sum Age Percent : 5.95%
(Rank 6) No.8 NAME_FAMILY_STATUS not in (Separated, Widow)
Total Count : 4,329
Total Count Percent : 39.58%
Bad Count : 72
Good Count : 3,820
Ind Count : 437
Bad Count Percent : 38.92%
Node Default Rate : 1.66%
Sum Age : 196,165
Average Age : 45.314
Sum Age Percent : 41.39%
(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%
Sum Age : 2,082
Average Age : 34.7
Sum Age Percent : 0.44%
(Rank 7) 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%
Sum Age : 18,642
Average Age : 38.676
Sum Age Percent : 3.93%
(Rank 3) No.13 AMT_INCOME_TOTAL <= 294750.0
Total Count : 3,075
Total Count Percent : 28.11%
Bad Count : 43
Good Count : 2,723
Ind Count : 309
Bad Count Percent : 23.24%
Node Default Rate : 1.40%
Sum Age : 123,389
Average Age : 40.127
Sum Age Percent : 26.03%
(Rank 1) No.14 AMT_INCOME_TOTAL > 294750.0
Total Count : 228
Total Count Percent : 2.08%
Bad Count : 2
Good Count : 195
Ind Count : 31
Bad Count Percent : 1.08%
Node Default Rate : 0.88%
Sum Age : 9,654
Average Age : 42.342
Sum Age Percent : 2.04%

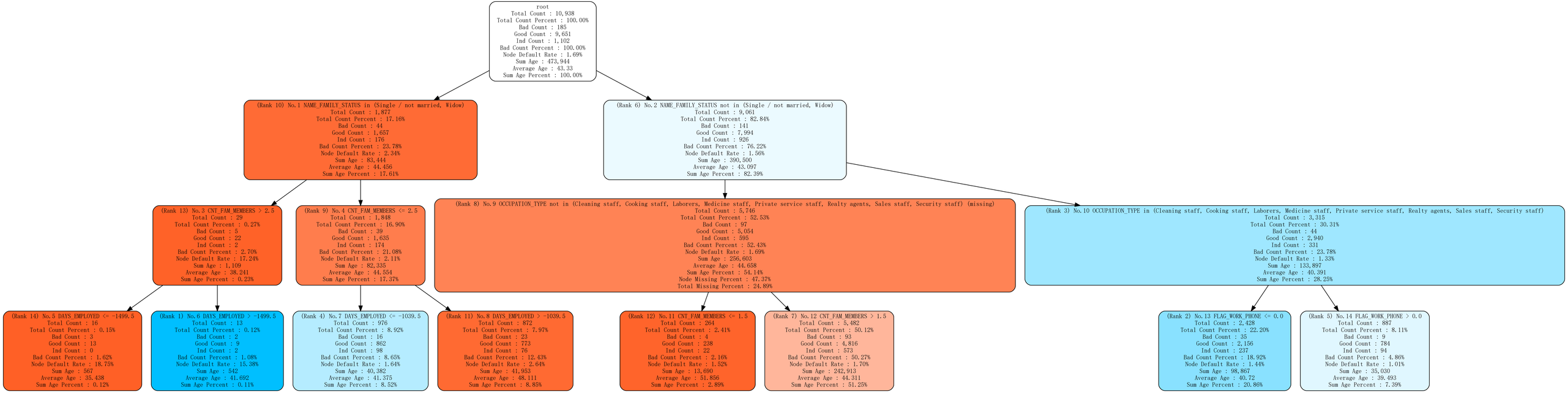
Test Tree: 7


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%
Sum Age : 473,944
Average Age : 43.33
Sum Age Percent : 100.00%
(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%
Sum Age : 402,886
Average Age : 42.842
Sum Age Percent : 85.01%
(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%
Sum Age : 71,058
Average Age : 46.322
Sum Age Percent : 14.99%
(Rank 8) 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%
Sum Age : 324,276
Average Age : 43.982
Sum Age Percent : 68.42%
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%
Sum Age : 78,610
Average Age : 38.705
Sum Age Percent : 16.59%
(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%
Sum Age : 60,895
Average Age : 46.308
Sum Age Percent : 12.85%
(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%
Sum Age : 10,163
Average Age : 46.406
Sum Age Percent : 2.14%
(Rank 13) No.5 DAYS_EMPLOYED <= -4174.5
Total Count : 105
Total Count Percent : 0.96%
Bad Count : 3
Good Count : 94
Ind Count : 8
Bad Count Percent : 1.62%
Node Default Rate : 2.86%
Sum Age : 4,661
Average Age : 44.39
Sum Age Percent : 0.98%
(Rank 6) No.6 DAYS_EMPLOYED > -4174.5
Total Count : 7,268
Total Count Percent : 66.45%
Bad Count : 122
Good Count : 6,439
Ind Count : 707
Bad Count Percent : 65.95%
Node Default Rate : 1.68%
Sum Age : 319,615
Average Age : 43.976
Sum Age Percent : 67.44%
(Rank 10) No.7 DAYS_EMPLOYED <= -184.0
Total Count : 1,950
Total Count Percent : 17.83%
Bad Count : 36
Good Count : 1,696
Ind Count : 218
Bad Count Percent : 19.46%
Node Default Rate : 1.85%
Sum Age : 75,749
Average Age : 38.846
Sum Age Percent : 15.98%
(Rank 14) No.8 DAYS_EMPLOYED > -184.0
Total Count : 81
Total Count Percent : 0.74%
Bad Count : 3
Good Count : 72
Ind Count : 6
Bad Count Percent : 1.62%
Node Default Rate : 3.70%
Sum Age : 2,861
Average Age : 35.321
Sum Age Percent : 0.60%
(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%
Sum Age : 6,651
Average Age : 46.838
Sum Age Percent : 1.40%
(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%
Sum Age : 54,244
Average Age : 46.244
Sum Age Percent : 11.45%
(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%
Sum Age : 9,527
Average Age : 46.473
Sum Age Percent : 2.01%
(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%
Sum Age : 636
Average Age : 45.429
Sum Age Percent : 0.13%

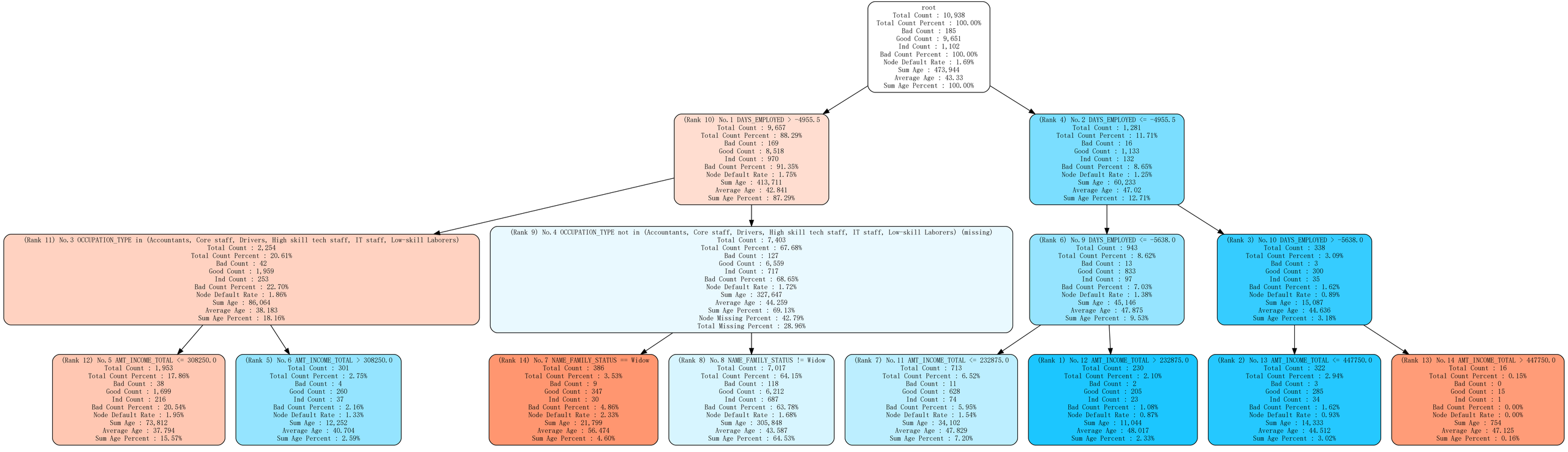
Test Tree: 8


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%
Sum Age : 473,944
Average Age : 43.33
Sum Age Percent : 100.00%
(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%
Sum Age : 145,976
Average Age : 41.225
Sum Age Percent : 30.80%
(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%
Sum Age : 327,968
Average Age : 44.338
Sum Age Percent : 69.20%
(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%
Sum Age : 75,975
Average Age : 41.294
Sum Age Percent : 16.03%
(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%
Sum Age : 70,001
Average Age : 41.153
Sum Age Percent : 14.77%
(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%
Sum Age : 120,210
Average Age : 43.491
Sum Age Percent : 25.36%
(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%
Sum Age : 207,738
Average Age : 44.843
Sum Age Percent : 43.84%
(Rank 14) No.5 DAYS_EMPLOYED <= -1733.0
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%
Sum Age : 497
Average Age : 40.583
Sum Age Percent : 0.10%
(Rank 10) No.6 DAYS_EMPLOYED > -1733.0
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%
Sum Age : 75,488
Average Age : 41.295
Sum Age Percent : 15.93%
(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%
Sum Age : 61,659
Average Age : 41.831
Sum Age Percent : 13.01%
(Rank 13) No.8 CNT_CHILDREN > 1.5
Total Count : 227
Total Count Percent : 2.08%
Bad Count : 7
Good Count : 187
Ind Count : 33
Bad Count Percent : 3.78%
Node Default Rate : 3.08%
Sum Age : 8,342
Average Age : 36.749
Sum Age Percent : 1.76%
(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%
Sum Age : 39,061
Average Age : 40.269
Sum Age Percent : 8.24%
(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%
Sum Age : 81,149
Average Age : 45.234
Sum Age Percent : 17.12%
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, Sales staff)
Total Count : 1,842
Total Count Percent : 16.84%
Bad Count : 22
Good Count : 1,652
Ind Count : 168
Bad Count Percent : 11.89%
Node Default Rate : 1.19%
Sum Age : 73,942
Average Age : 40.142
Sum Age Percent : 15.60%
(Rank 7) No.14 OCCUPATION_TYPE not in (Accountants, Cleaning staff, Drivers, High skill tech staff, Laborers, Sales staff) (missing)
Total Count : 2,791
Total Count Percent : 25.52%
Bad Count : 48
Good Count : 2,479
Ind Count : 264
Bad Count Percent : 25.95%
Node Default Rate : 1.72%
Sum Age : 133,816
Average Age : 47.946
Sum Age Percent : 28.23%
Node Missing Percent : 60.52%
Total Missing Percent : 15.44%

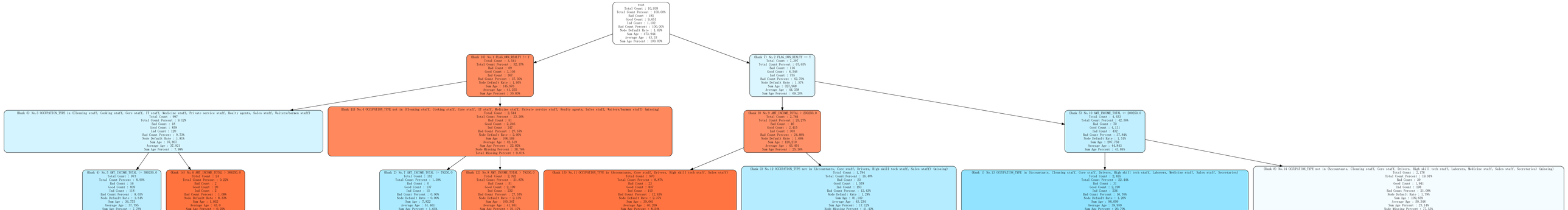
Test Tree: 9


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%
Sum Age : 473,944
Average Age : 43.33
Sum Age Percent : 100.00%
(Rank 10) 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%
Sum Age : 83,444
Average Age : 44.456
Sum Age Percent : 17.61%
(Rank 6) 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%
Sum Age : 390,500
Average Age : 43.097
Sum Age Percent : 82.39%
(Rank 13) No.3 CNT_FAM_MEMBERS > 2.5
Total Count : 29
Total Count Percent : 0.27%
Bad Count : 5
Good Count : 22
Ind Count : 2
Bad Count Percent : 2.70%
Node Default Rate : 17.24%
Sum Age : 1,109
Average Age : 38.241
Sum Age Percent : 0.23%
(Rank 9) No.4 CNT_FAM_MEMBERS <= 2.5
Total Count : 1,848
Total Count Percent : 16.90%
Bad Count : 39
Good Count : 1,635
Ind Count : 174
Bad Count Percent : 21.08%
Node Default Rate : 2.11%
Sum Age : 82,335
Average Age : 44.554
Sum Age Percent : 17.37%
(Rank 8) No.9 OCCUPATION_TYPE not in (Cleaning staff, Cooking staff, Laborers, Medicine staff, Private service staff, Realty agents, Sales staff, Security staff) (missing)
Total Count : 5,746
Total Count Percent : 52.53%
Bad Count : 97
Good Count : 5,054
Ind Count : 595
Bad Count Percent : 52.43%
Node Default Rate : 1.69%
Sum Age : 256,603
Average Age : 44.658
Sum Age Percent : 54.14%
Node Missing Percent : 47.37%
Total Missing Percent : 24.89%
(Rank 3) No.10 OCCUPATION_TYPE in (Cleaning staff, Cooking staff, Laborers, Medicine staff, Private service staff, Realty agents, Sales staff, Security staff)
Total Count : 3,315
Total Count Percent : 30.31%
Bad Count : 44
Good Count : 2,940
Ind Count : 331
Bad Count Percent : 23.78%
Node Default Rate : 1.33%
Sum Age : 133,897
Average Age : 40.391
Sum Age Percent : 28.25%
(Rank 14) No.5 DAYS_EMPLOYED <= -1499.5
Total Count : 16
Total Count Percent : 0.15%
Bad Count : 3
Good Count : 13
Ind Count : 0
Bad Count Percent : 1.62%
Node Default Rate : 18.75%
Sum Age : 567
Average Age : 35.438
Sum Age Percent : 0.12%
(Rank 1) No.6 DAYS_EMPLOYED > -1499.5
Total Count : 13
Total Count Percent : 0.12%
Bad Count : 2
Good Count : 9
Ind Count : 2
Bad Count Percent : 1.08%
Node Default Rate : 15.38%
Sum Age : 542
Average Age : 41.692
Sum Age Percent : 0.11%
(Rank 4) No.7 DAYS_EMPLOYED <= -1039.5
Total Count : 976
Total Count Percent : 8.92%
Bad Count : 16
Good Count : 862
Ind Count : 98
Bad Count Percent : 8.65%
Node Default Rate : 1.64%
Sum Age : 40,382
Average Age : 41.375
Sum Age Percent : 8.52%
(Rank 11) No.8 DAYS_EMPLOYED > -1039.5
Total Count : 872
Total Count Percent : 7.97%
Bad Count : 23
Good Count : 773
Ind Count : 76
Bad Count Percent : 12.43%
Node Default Rate : 2.64%
Sum Age : 41,953
Average Age : 48.111
Sum Age Percent : 8.85%
(Rank 12) No.11 CNT_FAM_MEMBERS <= 1.5
Total Count : 264
Total Count Percent : 2.41%
Bad Count : 4
Good Count : 238
Ind Count : 22
Bad Count Percent : 2.16%
Node Default Rate : 1.52%
Sum Age : 13,690
Average Age : 51.856
Sum Age Percent : 2.89%
(Rank 7) No.12 CNT_FAM_MEMBERS > 1.5
Total Count : 5,482
Total Count Percent : 50.12%
Bad Count : 93
Good Count : 4,816
Ind Count : 573
Bad Count Percent : 50.27%
Node Default Rate : 1.70%
Sum Age : 242,913
Average Age : 44.311
Sum Age Percent : 51.25%
(Rank 2) No.13 FLAG_WORK_PHONE <= 0.0
Total Count : 2,428
Total Count Percent : 22.20%
Bad Count : 35
Good Count : 2,156
Ind Count : 237
Bad Count Percent : 18.92%
Node Default Rate : 1.44%
Sum Age : 98,867
Average Age : 40.72
Sum Age Percent : 20.86%
(Rank 5) No.14 FLAG_WORK_PHONE > 0.0
Total Count : 887
Total Count Percent : 8.11%
Bad Count : 9
Good Count : 784
Ind Count : 94
Bad Count Percent : 4.86%
Node Default Rate : 1.01%
Sum Age : 35,030
Average Age : 39.493
Sum Age Percent : 7.39%

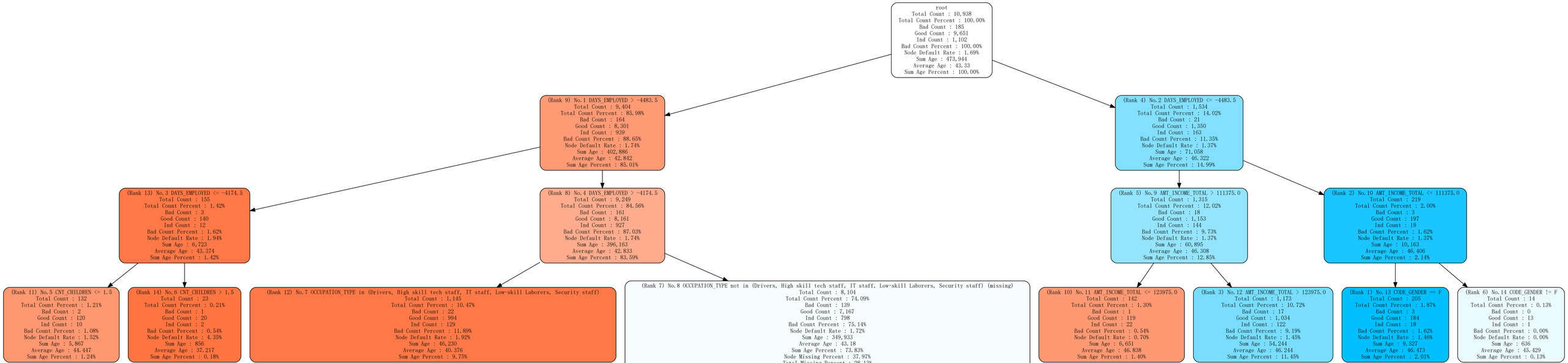
Test Tree: 10


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%
Sum Age : 473,944
Average Age : 43.33
Sum Age Percent : 100.00%
(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%
Sum Age : 413,711
Average Age : 42.841
Sum Age Percent : 87.29%
(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%
Sum Age : 60,233
Average Age : 47.02
Sum Age Percent : 12.71%
(Rank 11) No.3 OCCUPATION_TYPE in (Accountants, Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers)
Total Count : 2,254
Total Count Percent : 20.61%
Bad Count : 42
Good Count : 1,959
Ind Count : 253
Bad Count Percent : 22.70%
Node Default Rate : 1.86%
Sum Age : 86,064
Average Age : 38.183
Sum Age Percent : 18.16%
(Rank 9) No.4 OCCUPATION_TYPE not in (Accountants, Core staff, Drivers, High skill tech staff, IT staff, Low-skill Laborers) (missing)
Total Count : 7,403
Total Count Percent : 67.68%
Bad Count : 127
Good Count : 6,559
Ind Count : 717
Bad Count Percent : 68.65%
Node Default Rate : 1.72%
Sum Age : 327,647
Average Age : 44.259
Sum Age Percent : 69.13%
Node Missing Percent : 42.79%
Total Missing Percent : 28.96%
(Rank 6) 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%
Sum Age : 45,146
Average Age : 47.875
Sum Age Percent : 9.53%
(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%
Sum Age : 15,087
Average Age : 44.636
Sum Age Percent : 3.18%
(Rank 12) No.5 AMT_INCOME_TOTAL <= 308250.0
Total Count : 1,953
Total Count Percent : 17.86%
Bad Count : 38
Good Count : 1,699
Ind Count : 216
Bad Count Percent : 20.54%
Node Default Rate : 1.95%
Sum Age : 73,812
Average Age : 37.794
Sum Age Percent : 15.57%
(Rank 5) No.6 AMT_INCOME_TOTAL > 308250.0
Total Count : 301
Total Count Percent : 2.75%
Bad Count : 4
Good Count : 260
Ind Count : 37
Bad Count Percent : 2.16%
Node Default Rate : 1.33%
Sum Age : 12,252
Average Age : 40.704
Sum Age Percent : 2.59%
(Rank 14) No.7 NAME_FAMILY_STATUS == Widow
Total Count : 386
Total Count Percent : 3.53%
Bad Count : 9
Good Count : 347
Ind Count : 30
Bad Count Percent : 4.86%
Node Default Rate : 2.33%
Sum Age : 21,799
Average Age : 56.474
Sum Age Percent : 4.60%
(Rank 8) No.8 NAME_FAMILY_STATUS != Widow
Total Count : 7,017
Total Count Percent : 64.15%
Bad Count : 118
Good Count : 6,212
Ind Count : 687
Bad Count Percent : 63.78%
Node Default Rate : 1.68%
Sum Age : 305,848
Average Age : 43.587
Sum Age Percent : 64.53%
(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%
Sum Age : 34,102
Average Age : 47.829
Sum Age Percent : 7.20%
(Rank 1) 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%
Sum Age : 11,044
Average Age : 48.017
Sum Age Percent : 2.33%
(Rank 2) No.13 AMT_INCOME_TOTAL <= 447750.0
Total Count : 322
Total Count Percent : 2.94%
Bad Count : 3
Good Count : 285
Ind Count : 34
Bad Count Percent : 1.62%
Node Default Rate : 0.93%
Sum Age : 14,333
Average Age : 44.512
Sum Age Percent : 3.02%
(Rank 13) No.14 AMT_INCOME_TOTAL > 447750.0
Total Count : 16
Total Count Percent : 0.15%
Bad Count : 0
Good Count : 15
Ind Count : 1
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 754
Average Age : 47.125
Sum Age Percent : 0.16%

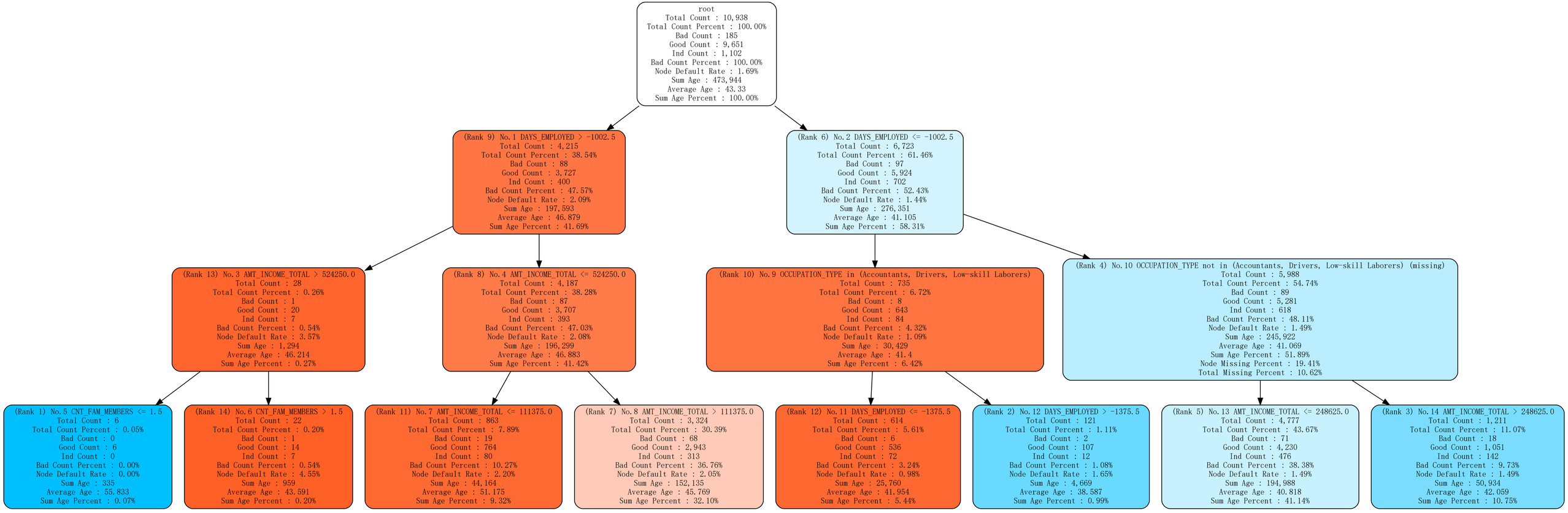
Test Tree: 11


root
Total Count : 10,938
Total Count Percent : 100.00%
Bad Count : 1,037
Good Count : 9,051
Bad Count : 1,102
Bad Count Percent : 100.00%
Node Default Rate : 1.69%
Sum Age : 473,944
Average Age : 43.33
Sum Age Percent : 100.00%
(Rank 10) No.1 FLAG_OWN_REALTY != Y
Total Count : 3,541
Total Count Percent : 32.32%
Bad Count : 69
Good Count : 3,405
Bad Count : 347
Bad Count Percent : 37.30%
Node Default Rate : 1.95%
Sum Age : 145,976
Average Age : 41.225
Sum Age Percent : 30.80%
(Rank 7) No.2 FLAG_OWN_REALTY = Y
Total Count : 7,397
Total Count Percent : 67.82%
Bad Count : 116
Good Count : 7,281
Bad Count : 755
Bad Count Percent : 62.70%
Node Default Rate : 1.57%
Sum Age : 327,968
Average Age : 44.338
Sum Age Percent : 69.20%
(Rank 6) No.3 OCCUPATION_TYPE in (Cleaning staff, Cooking staff, Core staff, IT staff, Medicine staff, Private service staff, Realty agents, Sales staff, Waiters/barmen staff)
Total Count : 997
Total Count Percent : 9.12%
Bad Count : 18
Good Count : 859
Bad Count : 120
Bad Count Percent : 1.73%
Node Default Rate : 1.81%
Sum Age : 37,807
Average Age : 37.921
Sum Age Percent : 7.98%
(Rank 11) No.4 OCCUPATION_TYPE not in (Cleaning staff, Cooking staff, Core staff, IT staff, Medicine staff, Private service staff, Realty agents, Sales staff, Waiters/barmen staff) (missing)
Total Count : 2,544
Total Count Percent : 23.26%
Bad Count : 51
Good Count : 2,246
Bad Count : 247
Bad Count Percent : 22.57%
Node Default Rate : 2.00%
Sum Age : 108,169
Average Age : 42.519
Sum Age Percent : 22.82%
Node Missing Percent : 36.74%
Total Missing Percent : 9.01%
(Rank 9) No.9 AMT_INCOME_TOTAL : 200250.0
Total Count : 2,764
Total Count Percent : 25.27%
Bad Count : 40
Good Count : 2,415
Bad Count : 284
Bad Count Percent : 25.86%
Node Default Rate : 1.66%
Sum Age : 125,210
Average Age : 43.491
Sum Age Percent : 25.28%
(Rank 5) No.10 AMT_INCOME_TOTAL <= 200250.0
Total Count : 4,633
Total Count Percent : 42.36%
Bad Count : 75
Good Count : 4,131
Bad Count : 427
Bad Count Percent : 37.84%
Node Default Rate : 1.51%
Sum Age : 202,758
Average Age : 44.843
Sum Age Percent : 41.84%
(Rank 4) No.5 AMT_INCOME_TOTAL <= 389250.0
Total Count : 971
Total Count Percent : 8.90%
Bad Count : 16
Good Count : 839
Bad Count : 116
Bad Count Percent : 1.65%
Node Default Rate : 1.64%
Sum Age : 36,773
Average Age : 37.795
Sum Age Percent : 7.70%
(Rank 14) No.6 AMT_INCOME_TOTAL > 389250.0
Total Count : 26
Total Count Percent : 0.22%
Bad Count : 2
Good Count : 20
Bad Count : 4
Bad Count Percent : 1.08%
Node Default Rate : 8.33%
Sum Age : 1,032
Average Age : 43.0
Sum Age Percent : 0.22%
(Rank 2) No.7 AMT_INCOME_TOTAL <= 79200.0
Total Count : 152
Total Count Percent : 1.39%
Bad Count : 0
Good Count : 137
Bad Count : 15
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 7,822
Average Age : 51.461
Sum Age Percent : 1.65%
(Rank 12) No.8 AMT_INCOME_TOTAL > 79200.0
Total Count : 2,392
Total Count Percent : 21.87%
Bad Count : 51
Good Count : 2,109
Bad Count : 232
Bad Count Percent : 22.32%
Node Default Rate : 2.13%
Sum Age : 100,347
Average Age : 41.951
Sum Age Percent : 21.17%
(Rank 13) 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
Bad Count : 110
Bad Count Percent : 12.43%
Node Default Rate : 2.27%
Sum Age : 39,061
Average Age : 40.269
Sum Age Percent : 8.24%
(Rank 3) No.12 OCCUPATION_TYPE not in (Accountants, Core staff, Drivers, High skill tech staff, Sales staff) (missing)
Total Count : 1,794
Total Count Percent : 16.45%
Bad Count : 23
Good Count : 1,578
Bad Count : 193
Bad Count Percent : 12.43%
Node Default Rate : 1.28%
Sum Age : 81,149
Average Age : 45.244
Sum Age Percent : 17.12%
Node Missing Percent : 61.42%
Total Missing Percent : 6.79%
(Rank 1) No.13 OCCUPATION_TYPE in (Accountants, Cleaning staff, Core staff, Drivers, High skill tech staff, Laborers, Medicine staff, Sales staff, Secretaries)
Total Count : 2,455
Total Count Percent : 22.44%
Bad Count : 31
Good Count : 2,190
Bad Count : 234
Bad Count Percent : 16.79%
Node Default Rate : 1.26%
Sum Age : 98,099
Average Age : 39.959
Sum Age Percent : 20.70%
(Rank 8) No.14 OCCUPATION_TYPE not in (Accountants, Cleaning staff, Core staff, Drivers, High skill tech staff, Laborers, Medicine staff, Sales staff, Secretaries) (missing)
Total Count : 2,178
Total Count Percent : 19.91%
Bad Count : 39
Good Count : 1,941
Bad Count : 198
Bad Count Percent : 21.08%
Node Default Rate : 1.79%
Sum : 109,659
Average Age : 50.348
Sum Age Percent : 23.14%
Node Missing Percent : 77.55%
Total Missing Percent : 15.44%

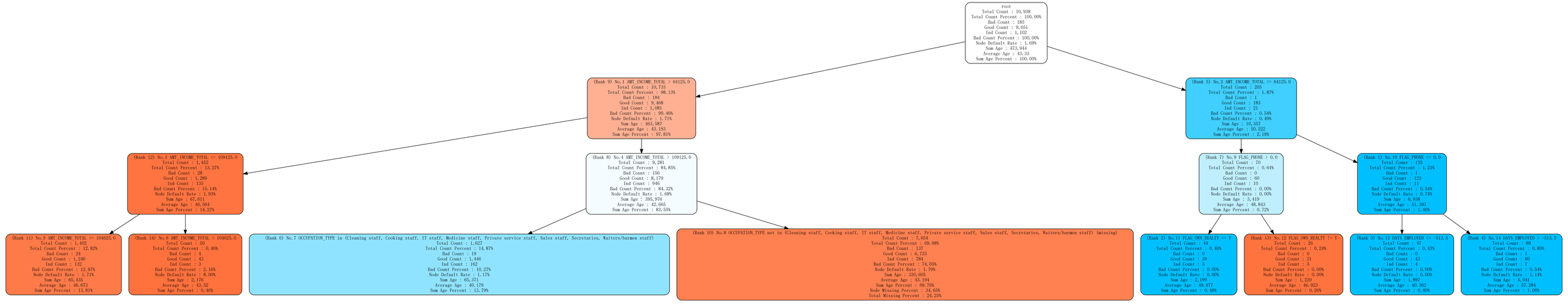
Test Tree: 12


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%
Sum Age : 473,944
Average Age : 43.33
Sum Age Percent : 100.00%
(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%
Sum Age : 402,886
Average Age : 42.842
Sum Age Percent : 85.01%
(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%
Sum Age : 71,058
Average Age : 46.322
Sum Age Percent : 14.99%
(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%
Sum Age : 6,723
Average Age : 43.374
Sum Age Percent : 1.42%
(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%
Sum Age : 396,163
Average Age : 42.833
Sum Age Percent : 83.59%
(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%
Sum Age : 60,895
Average Age : 46.308
Sum Age Percent : 12.85%
(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%
Sum Age : 10,163
Average Age : 46.406
Sum Age Percent : 2.14%
(Rank 11) No.5 CNT_CHILDREN <= 1.5
Total Count : 132
Total Count Percent : 1.21%
Bad Count : 2
Good Count : 120
Ind Count : 10
Bad Count Percent : 1.08%
Node Default Rate : 1.52%
Sum Age : 5,867
Average Age : 44.447
Sum Age Percent : 1.24%
(Rank 14) No.6 CNT_CHILDREN > 1.5
Total Count : 23
Total Count Percent : 0.21%
Bad Count : 1
Good Count : 20
Ind Count : 2
Bad Count Percent : 0.54%
Node Default Rate : 4.35%
Sum Age : 856
Average Age : 37.217
Sum Age Percent : 0.18%
(Rank 12) No.7 OCCUPATION_TYPE in (Drivers, High skill tech staff, IT staff, Low-skill Laborers, Security staff)
Total Count : 1,145
Total Count Percent : 10.47%
Bad Count : 22
Good Count : 994
Ind Count : 129
Bad Count Percent : 11.89%
Node Default Rate : 1.92%
Sum Age : 46,230
Average Age : 40.376
Sum Age Percent : 9.75%
(Rank 7) No.8 OCCUPATION_TYPE not in (Drivers, High skill tech staff, IT staff, Low-skill Laborers, Security staff) (missing)
Total Count : 8,104
Total Count Percent : 74.09%
Bad Count : 139
Good Count : 7,167
Ind Count : 798
Bad Count Percent : 75.14%
Node Default Rate : 1.72%
Sum Age : 349,933
Average Age : 43.18
Sum Age Percent : 73.83%
Node Missing Percent : 37.97%
Total Missing Percent : 28.13%
(Rank 10) 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%
Sum Age : 6,651
Average Age : 46.838
Sum Age Percent : 1.40%
(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%
Sum Age : 54,244
Average Age : 46.244
Sum Age Percent : 11.45%
(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%
Sum Age : 9,527
Average Age : 46.473
Sum Age Percent : 2.01%
(Rank 6) 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%
Sum Age : 636
Average Age : 45.429
Sum Age Percent : 0.13%

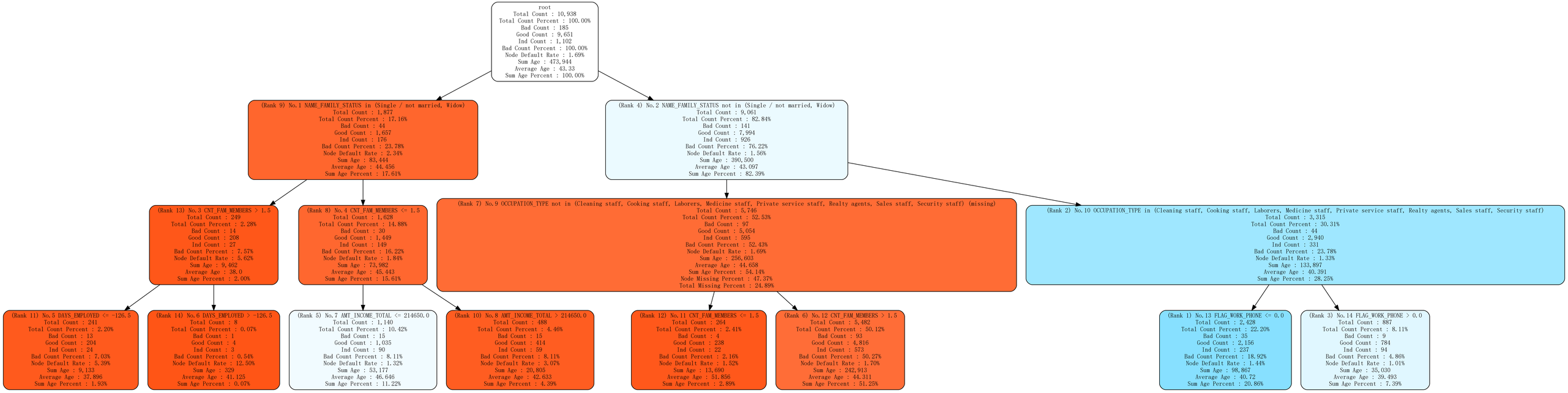
Test Tree: 13


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%
Sum Age : 473,944
Average Age : 43.33
Sum Age Percent : 100.00%
(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%
Sum Age : 197,593
Average Age : 46.879
Sum Age Percent : 41.69%
(Rank 6) 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%
Sum Age : 276,351
Average Age : 41.105
Sum Age Percent : 58.31%
(Rank 13) No.3 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%
Sum Age : 1,294
Average Age : 46.214
Sum Age Percent : 0.27%
(Rank 8) No.4 AMT_INCOME_TOTAL <= 524250.0
Total Count : 4,187
Total Count Percent : 38.28%
Bad Count : 87
Good Count : 3,707
Ind Count : 393
Bad Count Percent : 47.03%
Node Default Rate : 2.08%
Sum Age : 196,299
Average Age : 46.883
Sum Age Percent : 41.42%
(Rank 10) No.9 OCCUPATION_TYPE in (Accountants, Drivers, Low-skill Laborers)
Total Count : 735
Total Count Percent : 6.72%
Bad Count : 8
Good Count : 643
Ind Count : 84
Bad Count Percent : 4.32%
Node Default Rate : 1.09%
Sum Age : 30,429
Average Age : 41.4
Sum Age Percent : 6.42%
(Rank 4) No.10 OCCUPATION_TYPE not in (Accountants, Drivers, Low-skill Laborers) (missing)
Total Count : 5,988
Total Count Percent : 54.74%
Bad Count : 89
Good Count : 5,281
Ind Count : 618
Bad Count Percent : 48.11%
Node Default Rate : 1.49%
Sum Age : 245,922
Average Age : 41.069
Sum Age Percent : 51.89%
Node Missing Percent : 19.41%
Total Missing Percent : 10.62%
(Rank 1) No.5 CNT_FAM_MEMBERS <= 1.5
Total Count : 6
Total Count Percent : 0.05%
Bad Count : 0
Good Count : 6
Ind Count : 0
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 335
Average Age : 55.833
Sum Age Percent : 0.07%
(Rank 14) No.6 CNT_FAM_MEMBERS > 1.5
Total Count : 22
Total Count Percent : 0.20%
Bad Count : 1
Good Count : 14
Ind Count : 7
Bad Count Percent : 0.54%
Node Default Rate : 4.55%
Sum Age : 959
Average Age : 43.591
Sum Age Percent : 0.20%
(Rank 11) No.7 AMT_INCOME_TOTAL <= 111375.0
Total Count : 863
Total Count Percent : 7.89%
Bad Count : 19
Good Count : 764
Ind Count : 80
Bad Count Percent : 10.27%
Node Default Rate : 2.20%
Sum Age : 44,164
Average Age : 51.175
Sum Age Percent : 9.32%
(Rank 7) No.8 AMT_INCOME_TOTAL > 111375.0
Total Count : 3,324
Total Count Percent : 30.39%
Bad Count : 68
Good Count : 2,943
Ind Count : 313
Bad Count Percent : 36.76%
Node Default Rate : 2.05%
Sum Age : 152,135
Average Age : 45.769
Sum Age Percent : 32.10%
(Rank 12) No.11 DAYS_EMPLOYED <= -1375.5
Total Count : 614
Total Count Percent : 5.61%
Bad Count : 6
Good Count : 536
Ind Count : 72
Bad Count Percent : 3.24%
Node Default Rate : 0.98%
Sum Age : 25,760
Average Age : 41.954
Sum Age Percent : 5.44%
(Rank 2) No.12 DAYS_EMPLOYED > -1375.5
Total Count : 121
Total Count Percent : 1.11%
Bad Count : 2
Good Count : 107
Ind Count : 12
Bad Count Percent : 1.08%
Node Default Rate : 1.65%
Sum Age : 4,669
Average Age : 38.587
Sum Age Percent : 0.99%
(Rank 5) No.13 AMT_INCOME_TOTAL <= 248625.0
Total Count : 4,777
Total Count Percent : 43.67%
Bad Count : 71
Good Count : 4,230
Ind Count : 476
Bad Count Percent : 38.38%
Node Default Rate : 1.49%
Sum Age : 194,988
Average Age : 40.818
Sum Age Percent : 41.14%
(Rank 3) No.14 AMT_INCOME_TOTAL > 248625.0
Total Count : 1,211
Total Count Percent : 11.07%
Bad Count : 18
Good Count : 1,051
Ind Count : 142
Bad Count Percent : 9.73%
Node Default Rate : 1.49%
Sum Age : 50,934
Average Age : 42.059
Sum Age Percent : 10.75%

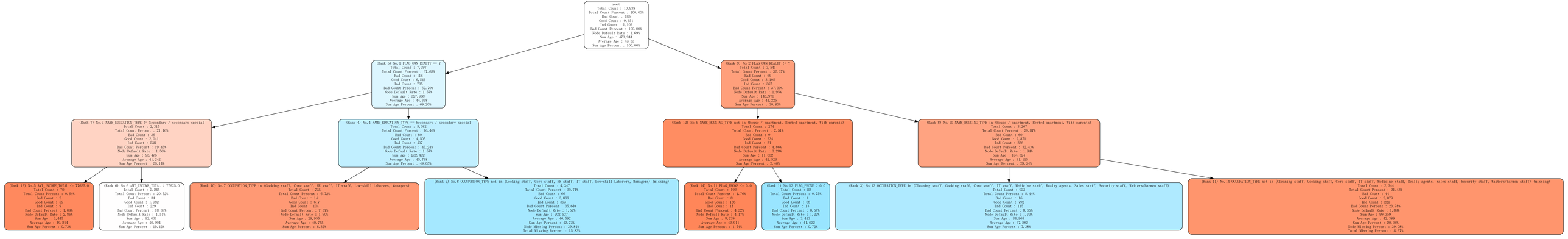
Test Tree: 14


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%
Sum Age : 473,944
Average Age : 43.33
Sum Age Percent : 100.00%
(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%
Sum Age : 463,587
Average Age : 43.193
Sum Age Percent : 97.81%
(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%
Sum Age : 10,357
Average Age : 50.522
Sum Age Percent : 2.19%
(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%
Sum Age : 67,611
Average Age : 46.564
Sum Age Percent : 14.27%
(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%
Sum Age : 395,976
Average Age : 42.665
Sum Age Percent : 83.55%
(Rank 7) No.9 FLAG_PHONE > 0.0
Total Count : 70
Total Count Percent : 0.64%
Bad Count : 1
Good Count : 60
Ind Count : 10
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 3,419
Average Age : 48.843
Sum Age Percent : 0.72%
(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%
Sum Age : 6,938
Average Age : 51.393
Sum Age Percent : 1.46%
(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%
Sum Age : 65,435
Average Age : 46.673
Sum Age Percent : 13.81%
(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%
Sum Age : 2,176
Average Age : 43.52
Sum Age Percent : 0.46%
(Rank 6) No.7 OCCUPATION_TYPE in (Cleaning staff, Cooking staff, IT staff, Medicine staff, Private service staff, Sales staff, Secretaries, Waiters/barmen staff)
Total Count : 1,627
Total Count Percent : 14.87%
Bad Count : 19
Good Count : 1,446
Ind Count : 162
Bad Count Percent : 10.27%
Node Default Rate : 1.17%
Sum Age : 65,371
Average Age : 40.179
Sum Age Percent : 13.79%
(Rank 10) No.8 OCCUPATION_TYPE not in (Cleaning staff, Cooking staff, IT staff, Medicine staff, Private service staff, Sales staff, Secretaries, Waiters/barmen staff) (missing)
Total Count : 7,654
Total Count Percent : 69.98%
Bad Count : 127
Good Count : 6,733
Ind Count : 784
Bad Count Percent : 74.05%
Node Default Rate : 1.79%
Sum Age : 330,605
Average Age : 43.194
Sum Age Percent : 69.76%
Node Missing Percent : 34.65%
Total Missing Percent : 24.25%
(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%
Sum Age : 2,199
Average Age : 49.977
Sum Age Percent : 0.46%
(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%
Sum Age : 1,220
Average Age : 46.923
Sum Age Percent : 0.26%
(Rank 3) No.13 DAYS_EMPLOYED <= -513.5
Total Count : 47
Total Count Percent : 0.43%
Bad Count : 0
Good Count : 43
Ind Count : 4
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 1,897
Average Age : 40.362
Sum Age Percent : 0.40%
(Rank 4) No.14 DAYS_EMPLOYED > -513.5
Total Count : 88
Total Count Percent : 0.80%
Bad Count : 1
Good Count : 80
Ind Count : 7
Bad Count Percent : 0.54%
Node Default Rate : 1.14%
Sum Age : 5,041
Average Age : 57.284
Sum Age Percent : 1.06%

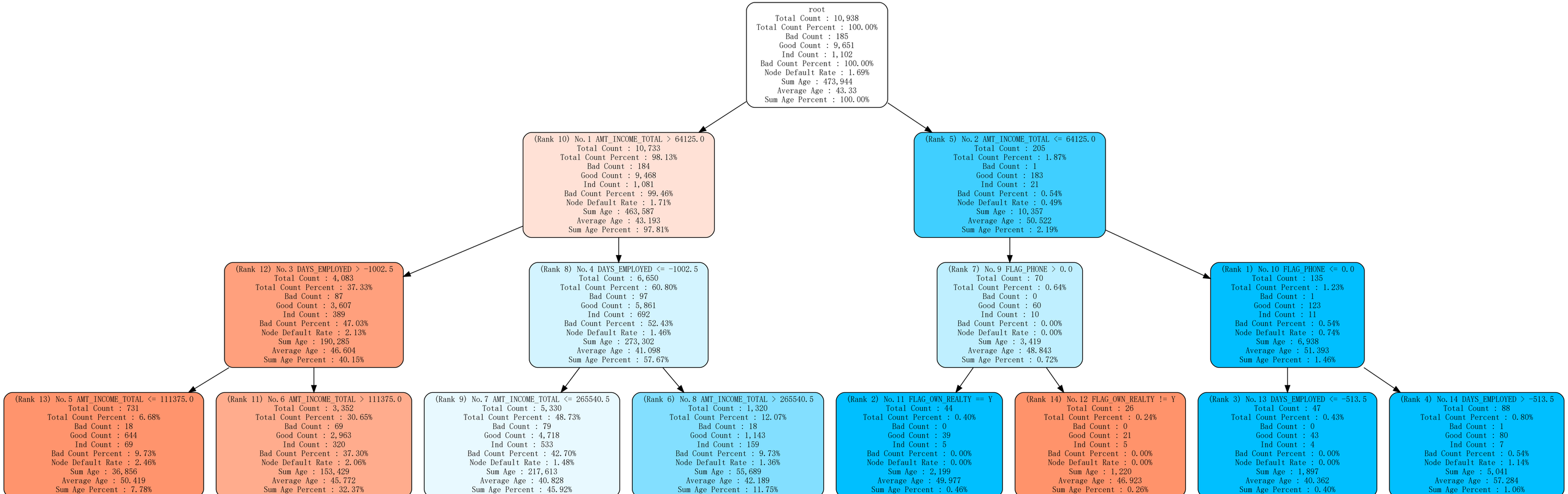
Test Tree: 15


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%
Sum Age : 473,944
Average Age : 43.33
Sum Age Percent : 100.00%
(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%
Sum Age : 83,444
Average Age : 44.456
Sum Age Percent : 17.61%
(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%
Sum Age : 390,500
Average Age : 43.097
Sum Age Percent : 82.39%
(Rank 13) 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%
Sum Age : 9,462
Average Age : 38.0
Sum Age Percent : 2.00%
(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%
Sum Age : 73,982
Average Age : 45.443
Sum Age Percent : 15.61%
(Rank 7) No.9 OCCUPATION_TYPE not in (Cleaning staff, Cooking staff, Laborers, Medicine staff, Private service staff, Realty agents, Sales staff, Security staff) (missing)
Total Count : 5,746
Total Count Percent : 52.53%
Bad Count : 97
Good Count : 5,054
Ind Count : 595
Bad Count Percent : 52.43%
Node Default Rate : 1.69%
Sum Age : 256,603
Average Age : 44.658
Sum Age Percent : 54.14%
Node Missing Percent : 47.37%
Total Missing Percent : 24.89%
(Rank 2) No.10 OCCUPATION_TYPE in (Cleaning staff, Cooking staff, Laborers, Medicine staff, Private service staff, Realty agents, Sales staff, Security staff)
Total Count : 3,315
Total Count Percent : 30.31%
Bad Count : 44
Good Count : 2,940
Ind Count : 331
Bad Count Percent : 23.78%
Node Default Rate : 1.33%
Sum Age : 133,897
Average Age : 40.391
Sum Age Percent : 28.25%
(Rank 11) No.5 DAYS_EMPLOYED <= -126.5
Total Count : 241
Total Count Percent : 2.20%
Bad Count : 13
Good Count : 204
Ind Count : 24
Bad Count Percent : 7.03%
Node Default Rate : 5.39%
Sum Age : 9,133
Average Age : 37.896
Sum Age Percent : 1.93%
(Rank 14) No.6 DAYS_EMPLOYED > -126.5
Total Count : 8
Total Count Percent : 0.07%
Bad Count : 1
Good Count : 4
Ind Count : 3
Bad Count Percent : 0.54%
Node Default Rate : 12.50%
Sum Age : 329
Average Age : 41.125
Sum Age Percent : 0.07%
(Rank 5) 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%
Sum Age : 53,177
Average Age : 46.646
Sum Age Percent : 11.22%
(Rank 10) 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%
Sum Age : 20,805
Average Age : 42.633
Sum Age Percent : 4.39%
(Rank 12) No.11 CNT_FAM_MEMBERS <= 1.5
Total Count : 264
Total Count Percent : 2.41%
Bad Count : 4
Good Count : 238
Ind Count : 22
Bad Count Percent : 2.16%
Node Default Rate : 1.52%
Sum Age : 13,690
Average Age : 51.856
Sum Age Percent : 2.89%
(Rank 6) No.12 CNT_FAM_MEMBERS > 1.5
Total Count : 5,482
Total Count Percent : 50.12%
Bad Count : 93
Good Count : 4,816
Ind Count : 573
Bad Count Percent : 50.27%
Node Default Rate : 1.70%
Sum Age : 242,913
Average Age : 44.311
Sum Age Percent : 51.25%
(Rank 1) No.13 FLAG_WORK_PHONE <= 0.0
Total Count : 2,428
Total Count Percent : 22.20%
Bad Count : 35
Good Count : 2,156
Ind Count : 237
Bad Count Percent : 18.92%
Node Default Rate : 1.44%
Sum Age : 98,867
Average Age : 40.72
Sum Age Percent : 20.86%
(Rank 3) No.14 FLAG_WORK_PHONE > 0.0
Total Count : 887
Total Count Percent : 8.11%
Bad Count : 9
Good Count : 784
Ind Count : 94
Bad Count Percent : 4.86%
Node Default Rate : 1.01%
Sum Age : 35,030
Average Age : 39.493
Sum Age Percent : 7.39%

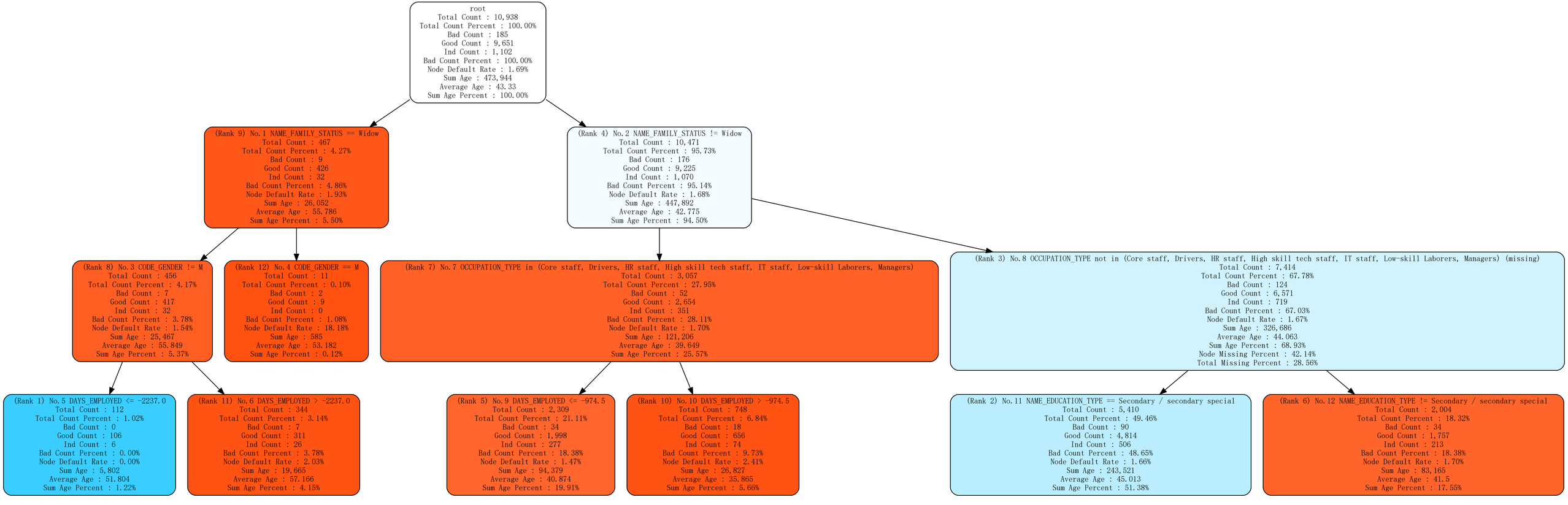
Test Tree: 16


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%
Sum Age : 473,944
Average Age : 43.33
Sum Age Percent : 100.00%
(Rank 5) 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%
Sum Age : 327,968
Average Age : 44.338
Sum Age Percent : 69.20%
(Rank 9) 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%
Sum Age : 145,976
Average Age : 41.225
Sum Age Percent : 30.80%
(Rank 7) No.3 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%
Sum Age : 95,426
Average Age : 41.242
Sum Age Percent : 20.14%
(Rank 4) No.4 NAME_EDUCATION_TYPE == Secondary / secondary special
Total Count : 5,082
Total Count Percent : 46.46%
Bad Count : 80
Good Count : 4,605
Ind Count : 497
Bad Count Percent : 43.24%
Node Default Rate : 1.57%
Sum Age : 232,492
Average Age : 45.748
Sum Age Percent : 49.05%
(Rank 12) No.9 NAME_HOUSING_TYPE not in (House / apartment, Rented apartment, With parents)
Total Count : 224
Total Count Percent : 2.01%
Bad Count : 9
Good Count : 224
Ind Count : 31
Bad Count Percent : 4.86%
Node Default Rate : 3.28%
Sum Age : 11,652
Average Age : 42.526
Sum Age Percent : 2.46%
(Rank 8) No.10 NAME_HOUSING_TYPE in (House / apartment, Rented apartment, With parents)
Total Count : 3,297
Total Count Percent : 29.87%
Bad Count : 60
Good Count : 2,871
Ind Count : 336
Bad Count Percent : 32.43%
Node Default Rate : 1.84%
Sum Age : 134,324
Average Age : 41.115
Sum Age Percent : 28.34%
(Rank 13) No.5 AMT_INCOME_TOTAL <= 77625.0
Total Count : 70
Total Count Percent : 0.64%
Bad Count : 2
Good Count : 59
Ind Count : 9
Bad Count Percent : 1.08%
Node Default Rate : 2.86%
Sum Age : 3,445
Average Age : 49.214
Sum Age Percent : 0.73%
(Rank 6) No.6 AMT_INCOME_TOTAL > 77625.0
Total Count : 2,245
Total Count Percent : 20.52%
Bad Count : 34
Good Count : 1,982
Ind Count : 229
Bad Count Percent : 18.38%
Node Default Rate : 1.51%
Sum Age : 92,031
Average Age : 40.994
Sum Age Percent : 19.42%
(Rank 10) No.7 OCCUPATION_TYPE in (Cooking staff, Core staff, HR staff, IT staff, Low-skill Laborers, Managers)
Total Count : 735
Total Count Percent : 6.72%
Bad Count : 14
Good Count : 617
Ind Count : 104
Bad Count Percent : 7.57%
Node Default Rate : 1.90%
Sum Age : 29,955
Average Age : 40.755
Sum Age Percent : 6.32%
(Rank 2) No.8 OCCUPATION_TYPE not in (Cooking staff, Core staff, HR staff, IT staff, Low-skill Laborers, Managers) (missing)
Total Count : 4,347
Total Count Percent : 39.74%
Bad Count : 66
Good Count : 3,888
Ind Count : 393
Bad Count Percent : 35.68%
Node Default Rate : 1.52%
Sum Age : 202,537
Average Age : 46.592
Sum Age Percent : 42.73%
Node Missing Percent : 20.84%
Total Missing Percent : 15.83%
(Rank 14) No.11 FLAG_PHONE == 0.0
Total Count : 192
Total Count Percent : 1.76%
Bad Count : 8
Good Count : 166
Ind Count : 18
Bad Count Percent : 4.32%
Node Default Rate : 4.17%
Sum Age : 8,237
Average Age : 42.911
Sum Age Percent : 1.74%
(Rank 1) No.12 FLAG_PHONE > 0.0
Total Count : 82
Total Count Percent : 0.75%
Bad Count : 1
Good Count : 68
Ind Count : 13
Bad Count Percent : 0.54%
Node Default Rate : 1.22%
Sum Age : 3,413
Average Age : 41.622
Sum Age Percent : 0.72%
(Rank 3) No.13 OCCUPATION_TYPE in (Cleaning staff, Cooking staff, Core staff, IT staff, Medicine staff, Realty agents, Sales staff, Security staff, Waiters/barmen staff)
Total Count : 923
Total Count Percent : 8.44%
Bad Count : 16
Good Count : 792
Ind Count : 115
Bad Count Percent : 8.65%
Node Default Rate : 1.73%
Sum Age : 34,963
Average Age : 37.882
Sum Age Percent : 7.38%
(Rank 11) No.14 OCCUPATION_TYPE not in (Cleaning staff, Cooking staff, Core staff, IT staff, Medicine staff, Realty agents, Sales staff, Security staff, Waiters/barmen staff) (missing)
Total Count : 2,344
Total Count Percent : 21.43%
Bad Count : 44
Good Count : 2,079
Ind Count : 221
Bad Count Percent : 23.78%
Node Default Rate : 1.88%
Sum Age : 99,559
Average Age : 42.389
Sum Age Percent : 21.00%
Node Missing Percent : 10.58%
Total Missing Percent : 8.37%

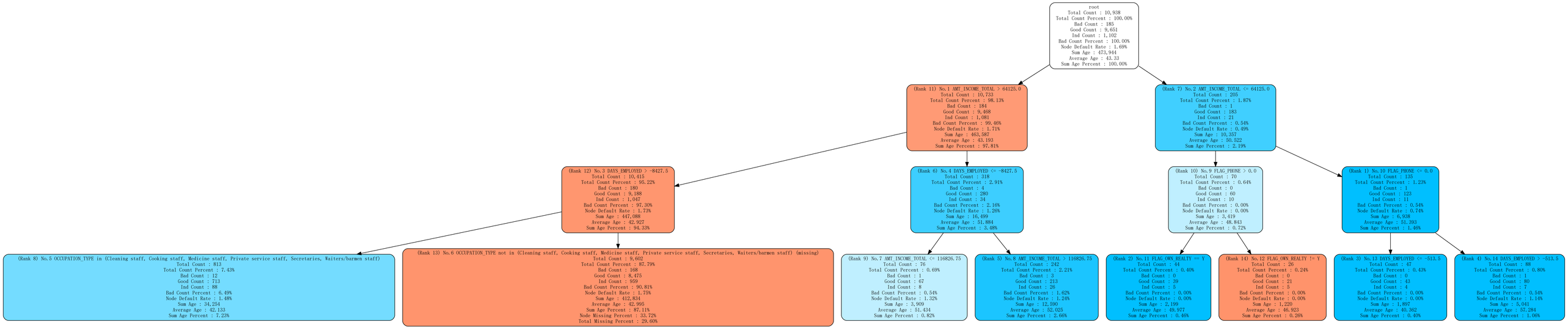
Test Tree: 17


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%
Sum Age : 473,944
Average Age : 43.33
Sum Age Percent : 100.00%
(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%
Sum Age : 463,587
Average Age : 43.193
Sum Age Percent : 97.81%
(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%
Sum Age : 10,357
Average Age : 50.522
Sum Age Percent : 2.19%
(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%
Sum Age : 190,285
Average Age : 46.604
Sum Age Percent : 40.15%
(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%
Sum Age : 273,302
Average Age : 41.098
Sum Age Percent : 57.67%
(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%
Sum Age : 3,419
Average Age : 48.843
Sum Age Percent : 0.72%
(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%
Sum Age : 6,938
Average Age : 51.393
Sum Age Percent : 1.46%
(Rank 13) No.5 AMT_INCOME_TOTAL <= 111375.0
Total Count : 731
Total Count Percent : 6.68%
Bad Count : 18
Good Count : 644
Ind Count : 69
Bad Count Percent : 9.73%
Node Default Rate : 2.46%
Sum Age : 36,856
Average Age : 50.419
Sum Age Percent : 7.78%
(Rank 11) No.6 AMT_INCOME_TOTAL > 111375.0
Total Count : 3,352
Total Count Percent : 30.65%
Bad Count : 69
Good Count : 2,963
Ind Count : 320
Bad Count Percent : 37.30%
Node Default Rate : 2.06%
Sum Age : 153,429
Average Age : 45.772
Sum Age Percent : 32.37%
(Rank 9) No.7 AMT_INCOME_TOTAL <= 265540.5
Total Count : 5,330
Total Count Percent : 48.73%
Bad Count : 79
Good Count : 4,718
Ind Count : 533
Bad Count Percent : 42.70%
Node Default Rate : 1.48%
Sum Age : 217,613
Average Age : 40.828
Sum Age Percent : 45.92%
(Rank 6) No.8 AMT_INCOME_TOTAL > 265540.5
Total Count : 1,320
Total Count Percent : 12.07%
Bad Count : 18
Good Count : 1,143
Ind Count : 159
Bad Count Percent : 9.73%
Node Default Rate : 1.36%
Sum Age : 55,689
Average Age : 42.189
Sum Age Percent : 11.75%
(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%
Sum Age : 2,199
Average Age : 49.977
Sum Age Percent : 0.46%
(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%
Sum Age : 1,220
Average Age : 46.923
Sum Age Percent : 0.26%
(Rank 3) No.13 DAYS_EMPLOYED <= -513.5
Total Count : 47
Total Count Percent : 0.43%
Bad Count : 0
Good Count : 43
Ind Count : 4
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 1,897
Average Age : 40.362
Sum Age Percent : 0.40%
(Rank 4) No.14 DAYS_EMPLOYED > -513.5
Total Count : 88
Total Count Percent : 0.80%
Bad Count : 1
Good Count : 80
Ind Count : 7
Bad Count Percent : 0.54%
Node Default Rate : 1.14%
Sum Age : 5,041
Average Age : 57.284
Sum Age Percent : 1.06%

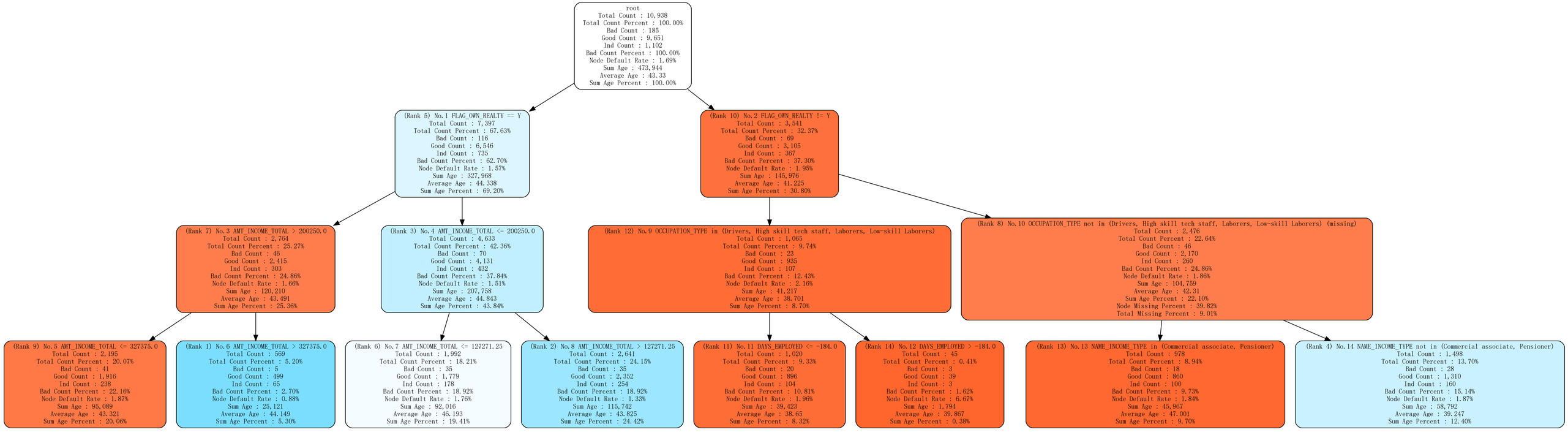
Test Tree: 18


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%
Sum Age : 473,944
Average Age : 43.33
Sum Age Percent : 100.00%
(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%
Sum Age : 26,052
Average Age : 55.786
Sum Age Percent : 5.50%
(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%
Sum Age : 447,892
Average Age : 42.775
Sum Age Percent : 94.50%
(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%
Sum Age : 25,467
Average Age : 55.849
Sum Age Percent : 5.37%
(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%
Sum Age : 585
Average Age : 53.182
Sum Age Percent : 0.12%
(Rank 7) No.7 OCCUPATION_TYPE in (Core staff, Drivers, HR staff, High skill tech staff, IT staff, Low-skill Laborers, Managers)
Total Count : 3,057
Total Count Percent : 27.95%
Bad Count : 52
Good Count : 2,654
Ind Count : 351
Bad Count Percent : 28.11%
Node Default Rate : 1.70%
Sum Age : 121,206
Average Age : 39.649
Sum Age Percent : 25.57%
(Rank 3) No.8 OCCUPATION_TYPE not in (Core staff, Drivers, HR staff, High skill tech staff, IT staff, Low-skill Laborers, Managers) (missing)
Total Count : 7,414
Total Count Percent : 67.78%
Bad Count : 124
Good Count : 6,571
Ind Count : 719
Bad Count Percent : 67.03%
Node Default Rate : 1.67%
Sum Age : 326,686
Average Age : 44.063
Sum Age Percent : 68.93%
Node Missing Percent : 42.14%
Total Missing Percent : 28.56%
(Rank 1) No.5 DAYS_EMPLOYED <= -2237.0
Total Count : 112
Total Count Percent : 1.02%
Bad Count : 0
Good Count : 106
Ind Count : 6
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 5,802
Average Age : 51.804
Sum Age Percent : 1.22%
(Rank 11) No.6 DAYS_EMPLOYED > -2237.0
Total Count : 344
Total Count Percent : 3.14%
Bad Count : 7
Good Count : 311
Ind Count : 26
Bad Count Percent : 3.78%
Node Default Rate : 2.03%
Sum Age : 19,665
Average Age : 57.166
Sum Age Percent : 4.15%
(Rank 5) No.9 DAYS_EMPLOYED <= -974.5
Total Count : 2,309
Total Count Percent : 21.11%
Bad Count : 34
Good Count : 1,998
Ind Count : 277
Bad Count Percent : 18.38%
Node Default Rate : 1.47%
Sum Age : 94,379
Average Age : 40.874
Sum Age Percent : 19.91%
(Rank 10) No.10 DAYS_EMPLOYED > -974.5
Total Count : 748
Total Count Percent : 6.84%
Bad Count : 18
Good Count : 656
Ind Count : 74
Bad Count Percent : 9.73%
Node Default Rate : 2.41%
Sum Age : 26,827
Average Age : 35.865
Sum Age Percent : 5.66%
(Rank 2) No.11 NAME_EDUCATION_TYPE == Secondary / secondary special
Total Count : 5,410
Total Count Percent : 49.46%
Bad Count : 90
Good Count : 4,814
Ind Count : 506
Bad Count Percent : 48.65%
Node Default Rate : 1.66%
Sum Age : 243,521
Average Age : 45.013
Sum Age Percent : 51.38%
(Rank 6) No.12 NAME_EDUCATION_TYPE != Secondary / secondary special
Total Count : 2,004
Total Count Percent : 18.32%
Bad Count : 34
Good Count : 1,757
Ind Count : 213
Bad Count Percent : 18.38%
Node Default Rate : 1.70%
Sum Age : 83,165
Average Age : 41.5
Sum Age Percent : 17.55%

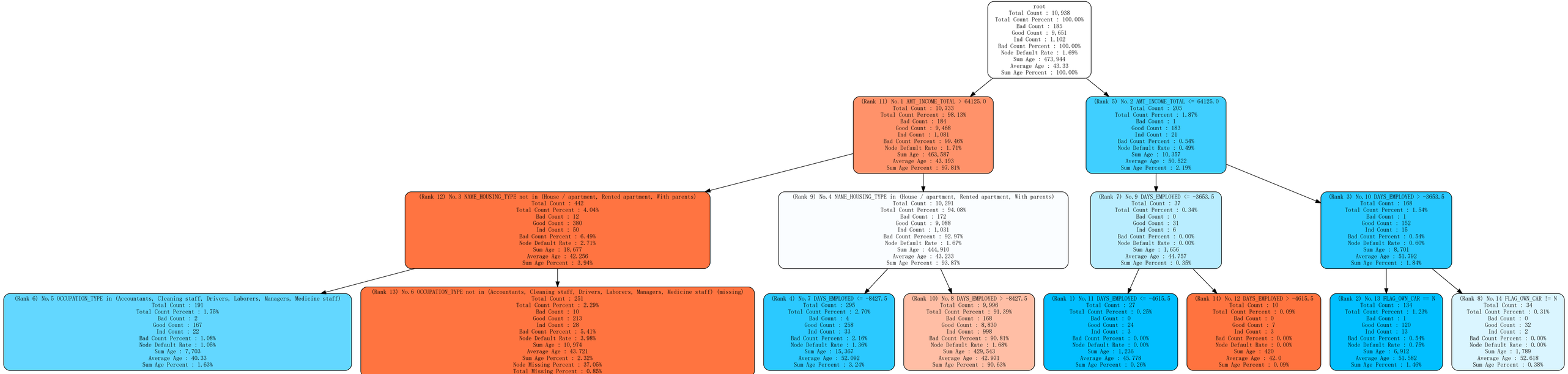
Test Tree: 19


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%
Sum Age : 473,944
Average Age : 43.33
Sum Age Percent : 100.00%
(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%
Sum Age : 463,587
Average Age : 43.193
Sum Age Percent : 97.81%
(Rank 7) 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%
Sum Age : 10,357
Average Age : 50.522
Sum Age Percent : 2.19%
(Rank 12) No.3 DAYS_EMPLOYED > -8427.5
Total Count : 10,415
Total Count Percent : 95.22%
Bad Count : 180
Good Count : 9,188
Ind Count : 1,047
Bad Count Percent : 97.30%
Node Default Rate : 1.73%
Sum Age : 447,088
Average Age : 42.927
Sum Age Percent : 94.33%
(Rank 6) No.4 DAYS_EMPLOYED <= -8427.5
Total Count : 318
Total Count Percent : 2.91%
Bad Count : 4
Good Count : 280
Ind Count : 34
Bad Count Percent : 2.16%
Node Default Rate : 1.26%
Sum Age : 16,499
Average Age : 51.884
Sum Age Percent : 3.48%
(Rank 10) 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%
Sum Age : 3,419
Average Age : 48.843
Sum Age Percent : 0.72%
(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%
Sum Age : 6,938
Average Age : 51.393
Sum Age Percent : 1.46%
(Rank 8) No.5 OCCUPATION_TYPE in (Cleaning staff, Cooking staff, Medicine staff, Private service staff, Secretaries, Waiters/barmen staff)
Total Count : 813
Total Count Percent : 7.43%
Bad Count : 12
Good Count : 713
Ind Count : 88
Bad Count Percent : 6.49%
Node Default Rate : 1.48%
Sum Age : 34,254
Average Age : 42.133
Sum Age Percent : 7.23%
(Rank 13) No.6 OCCUPATION_TYPE not in (Cleaning staff, Cooking staff, Medicine staff, Private service staff, Secretaries, Waiters/barmen staff) (missing)
Total Count : 9,602
Total Count Percent : 87.79%
Bad Count : 168
Good Count : 8,475
Ind Count : 959
Bad Count Percent : 90.81%
Node Default Rate : 1.75%
Sum Age : 412,834
Average Age : 42.995
Sum Age Percent : 87.11%
Node Missing Percent : 33.72%
Total Missing Percent : 29.60%
(Rank 9) No.7 AMT_INCOME_TOTAL <= 116826.75
Total Count : 76
Total Count Percent : 0.69%
Bad Count : 1
Good Count : 67
Ind Count : 8
Bad Count Percent : 0.54%
Node Default Rate : 1.32%
Sum Age : 3,909
Average Age : 51.434
Sum Age Percent : 0.82%
(Rank 5) 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%
Sum Age : 12,590
Average Age : 52.025
Sum Age Percent : 2.66%
(Rank 2) No.11 FLAG_OWN_REALTY == Y
Total Count : 44
Total Percent : 0.40%
Bad Count : 0
Good Count : 39
Ind Count : 5
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 2,199
Average Age : 49.977
Sum Age Percent : 0.46%
(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%
Sum Age : 1,220
Average Age : 46.923
Sum Age Percent : 0.26%
(Rank 3) No.13 DAYS_EMPLOYED <= -513.5
Total Count : 47
Total Count Percent : 0.43%
Bad Count : 0
Good Count : 43
Ind Count : 4
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 1,897
Average Age : 40.362
Sum Age Percent : 0.40%
(Rank 4) No.14 DAYS_EMPLOYED > -513.5
Total Count : 88
Total Count Percent : 0.80%
Bad Count : 1
Good Count : 80
Ind Count : 7
Bad Count Percent : 0.54%
Node Default Rate : 1.14%
Sum Age : 5,041
Average Age : 57.284
Sum Age Percent : 1.06%

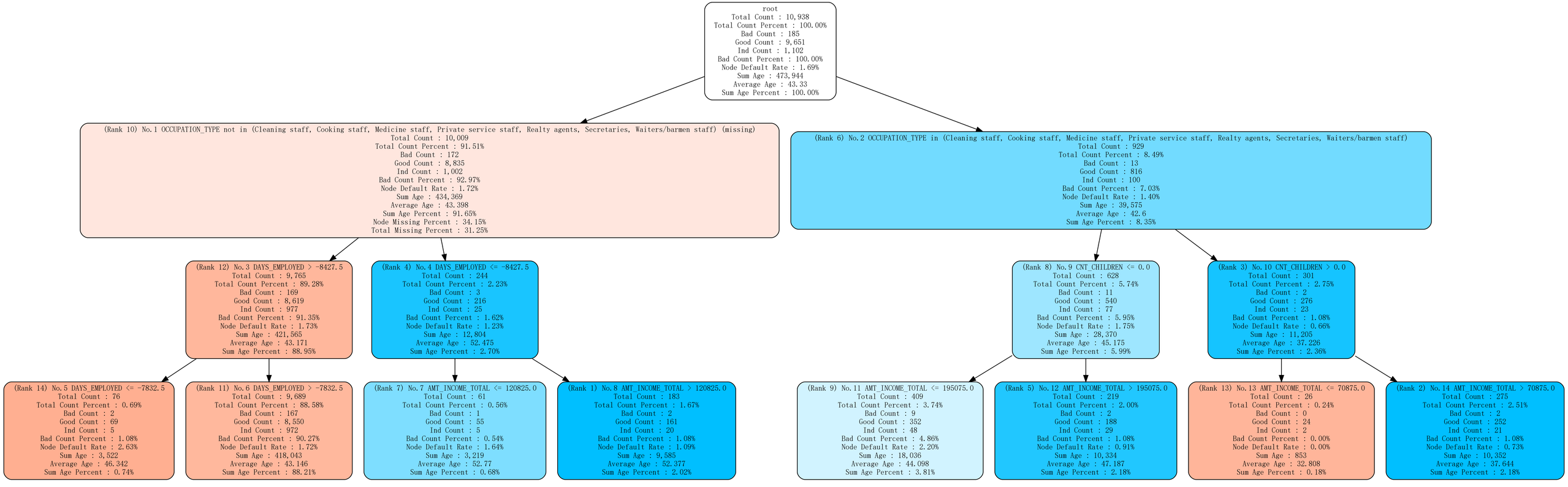
Test Tree: 20


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%
Sum Age : 473,944
Average Age : 43.33
Sum Age Percent : 100.00%
(Rank 5) 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%
Sum Age : 327,968
Average Age : 44.338
Sum Age Percent : 69.20%
(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%
Sum Age : 145,976
Average Age : 41.225
Sum Age Percent : 30.80%
(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%
Sum Age : 120,210
Average Age : 43.491
Sum Age Percent : 25.36%
(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%
Sum Age : 207,758
Average Age : 44.843
Sum Age Percent : 43.84%
(Rank 12) No.9 OCCUPATION_TYPE in (Drivers, High skill tech staff, Laborers, Low-skill Laborers)
Total Count : 1,065
Total Count Percent : 9.74%
Bad Count : 23
Good Count : 935
Ind Count : 107
Bad Count Percent : 12.43%
Node Default Rate : 2.16%
Sum Age : 41,217
Average Age : 38.701
Sum Age Percent : 8.70%
(Rank 8) No.10 OCCUPATION_TYPE not in (Drivers, High skill tech staff, Laborers, Low-skill Laborers) (missing)
Total Count : 2,476
Total Count Percent : 22.64%
Bad Count : 46
Good Count : 2,170
Ind Count : 260
Bad Count Percent : 24.86%
Node Default Rate : 1.86%
Sum Age : 104,759
Average Age : 42.31
Sum Age Percent : 22.10%
Node Missing Percent : 39.82%
Total Missing Percent : 9.01%
(Rank 9) 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%
Sum Age : 95,089
Average Age : 43.321
Sum Age Percent : 20.06%
(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%
Sum Age : 25,121
Average Age : 44.149
Sum Age Percent : 5.30%
(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%
Sum Age : 92,016
Average Age : 46.193
Sum Age Percent : 19.41%
(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%
Sum Age : 115,742
Average Age : 43.825
Sum Age Percent : 24.42%
(Rank 11) No.11 DAYS_EMPLOYED <= -184.0
Total Count : 1,020
Total Count Percent : 9.33%
Bad Count : 20
Good Count : 896
Ind Count : 104
Bad Count Percent : 10.81%
Node Default Rate : 1.96%
Sum Age : 39,423
Average Age : 38.65
Sum Age Percent : 8.32%
(Rank 14) No.12 DAYS_EMPLOYED > -184.0
Total Count : 45
Total Count Percent : 0.41%
Bad Count : 3
Good Count : 39
Ind Count : 3
Bad Count Percent : 1.62%
Node Default Rate : 6.67%
Sum Age : 1,794
Average Age : 39.867
Sum Age Percent : 0.38%
(Rank 13) No.13 NAME_INCOME_TYPE in (Commercial associate, Pensioner)
Total Count : 978
Total Count Percent : 8.94%
Bad Count : 18
Good Count : 860
Ind Count : 100
Bad Count Percent : 9.73%
Node Default Rate : 1.84%
Sum Age : 45,967
Average Age : 47.001
Sum Age Percent : 9.70%
(Rank 4) No.14 NAME_INCOME_TYPE not in (Commercial associate, Pensioner)
Total Count : 1,498
Total Count Percent : 13.70%
Bad Count : 28
Good Count : 1,310
Ind Count : 160
Bad Count Percent : 15.14%
Node Default Rate : 1.87%
Sum Age : 58,792
Average Age : 39.247
Sum Age Percent : 12.40%

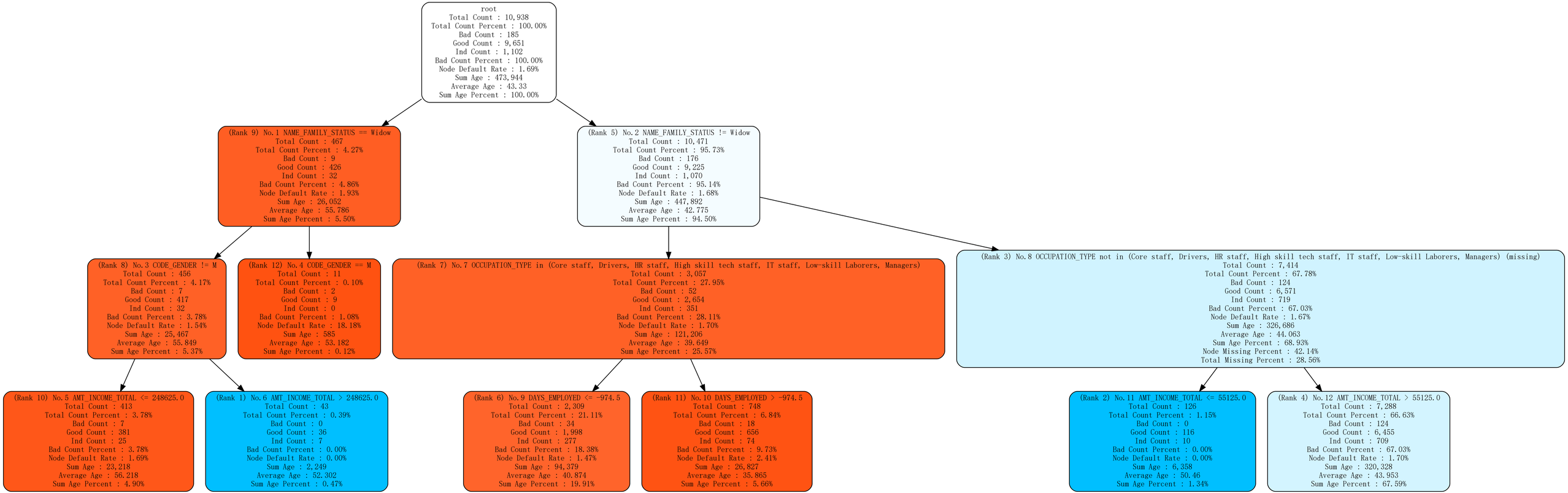
Test Tree: 21


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%
Sum Age : 473,944
Average Age : 43.33
Sum Age Percent : 100.00%
(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%
Sum Age : 463,587
Average Age : 43.193
Sum Age Percent : 97.81%
(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%
Sum Age : 10,357
Average Age : 50.522
Sum Age Percent : 2.19%
(Rank 12) No.3 NAME_HOUSING_TYPE not in (House / apartment, Rented apartment, With parents)
Total Count : 442
Total Count Percent : 4.04%
Bad Count : 12
Good Count : 380
Ind Count : 50
Bad Count Percent : 6.49%
Node Default Rate : 2.71%
Sum Age : 18,677
Average Age : 42.256
Sum Age Percent : 3.94%
(Rank 9) No.4 NAME_HOUSING_TYPE in (House / apartment, Rented apartment, With parents)
Total Count : 10,291
Total Count Percent : 94.08%
Bad Count : 172
Good Count : 9,088
Ind Count : 1,031
Bad Count Percent : 92.97%
Node Default Rate : 1.67%
Sum Age : 444,910
Average Age : 43.233
Sum Age Percent : 93.87%
(Rank 7) No.9 DAYS_EMPLOYED <= -3653.5
Total Count : 37
Total Count Percent : 0.34%
Bad Count : 0
Good Count : 31
Ind Count : 6
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 1,656
Average Age : 44.757
Sum Age Percent : 0.35%
(Rank 3) No.10 DAYS_EMPLOYED > -3653.5
Total Count : 168
Total Count Percent : 1.54%
Bad Count : 1
Good Count : 152
Ind Count : 15
Bad Count Percent : 0.54%
Node Default Rate : 0.60%
Sum Age : 8,701
Average Age : 51.792
Sum Age Percent : 1.84%
(Rank 6) No.5 OCCUPATION_TYPE in (Accountants, Cleaning staff, Drivers, Laborers, Managers, Medicine staff)
Total Count : 191
Total Count Percent : 1.75%
Bad Count : 2
Good Count : 167
Ind Count : 22
Bad Count Percent : 1.08%
Node Default Rate : 1.05%
Sum Age : 7,703
Average Age : 40.33
Sum Age Percent : 1.63%
(Rank 13) No.6 OCCUPATION_TYPE not in (Accountants, Cleaning staff, Drivers, Laborers, Managers, Medicine staff) (missing)
Total Count : 251
Total Count Percent : 2.29%
Bad Count : 10
Good Count : 213
Ind Count : 28
Bad Count Percent : 5.41%
Node Default Rate : 3.98%
Sum Age : 10,974
Average Age : 43.721
Sum Age Percent : 2.32%
Node Missing Percent : 37.05%
Total Missing Percent : 0.85%
(Rank 4) No.7 DAYS_EMPLOYED <= -8427.5
Total Count : 295
Total Count Percent : 2.70%
Bad Count : 4
Good Count : 258
Ind Count : 33
Bad Count Percent : 2.16%
Node Default Rate : 1.36%
Sum Age : 15,367
Average Age : 52.092
Sum Age Percent : 3.24%
(Rank 10) No.8 DAYS_EMPLOYED > -8427.5
Total Count : 9,996
Total Count Percent : 91.39%
Bad Count : 168
Good Count : 8,830
Ind Count : 998
Bad Count Percent : 90.81%
Node Default Rate : 1.68%
Sum Age : 429,543
Average Age : 42.971
Sum Age Percent : 90.63%
(Rank 1) No.11 DAYS_EMPLOYED <= -4615.5
Total Count : 27
Total Count Percent : 0.25%
Bad Count : 0
Good Count : 24
Ind Count : 3
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 1,236
Average Age : 45.778
Sum Age Percent : 0.26%
(Rank 14) No.12 DAYS_EMPLOYED > -4615.5
Total Count : 10
Total Count Percent : 0.09%
Bad Count : 0
Good Count : 7
Ind Count : 3
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 420
Average Age : 42.0
Sum Age Percent : 0.09%
(Rank 2) No.13 FLAG_OWN_CAR == N
Total Count : 134
Total Count Percent : 1.23%
Bad Count : 1
Good Count : 120
Ind Count : 13
Bad Count Percent : 0.54%
Node Default Rate : 0.75%
Sum Age : 6,912
Average Age : 51.582
Sum Age Percent : 1.46%
(Rank 8) No.14 FLAG_OWN_CAR != N
Total Count : 34
Total Count Percent : 0.31%
Bad Count : 0
Good Count : 32
Ind Count : 2
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 1,789
Average Age : 52.618
Sum Age Percent : 0.38%

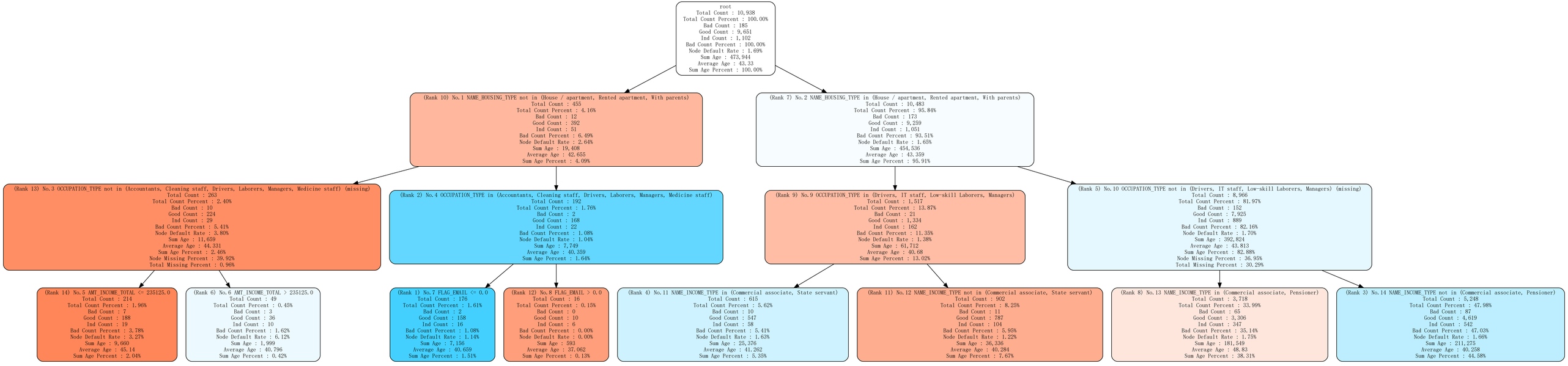
Test Tree: 22


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%
Sum Age : 473,944
Average Age : 43.33
Sum Age Percent : 100.00%
(Rank 10) No.1 OCCUPATION_TYPE not in (Cleaning staff, Cooking staff, Medicine staff, Private service staff, Realty agents, Secretaries, Waiters/barmen staff) (missing)
Total Count : 10,009
Total Count Percent : 91.51%
Bad Count : 172
Good Count : 8,835
Ind Count : 1,002
Bad Count Percent : 92.97%
Node Default Rate : 1.72%
Sum Age : 434,369
Average Age : 43.398
Sum Age Percent : 91.65%
Node Missing Percent : 34.15%
Total Missing Percent : 31.25%
(Rank 6) No.2 OCCUPATION_TYPE in (Cleaning staff, Cooking staff, Medicine staff, Private service staff, Realty agents, Secretaries, Waiters/barmen staff)
Total Count : 929
Total Count Percent : 8.49%
Bad Count : 13
Good Count : 816
Ind Count : 100
Bad Count Percent : 7.03%
Node Default Rate : 1.40%
Sum Age : 39,575
Average Age : 42.6
Sum Age Percent : 8.35%
(Rank 12) No.3 DAYS_EMPLOYED > -8427.5
Total Count : 9,765
Total Count Percent : 89.28%
Bad Count : 169
Good Count : 8,619
Ind Count : 977
Bad Count Percent : 91.35%
Node Default Rate : 1.73%
Sum Age : 421,565
Average Age : 43.171
Sum Age Percent : 88.95%
(Rank 4) No.4 DAYS_EMPLOYED <= -8427.5
Total Count : 244
Total Count Percent : 2.23%
Bad Count : 3
Good Count : 216
Ind Count : 25
Bad Count Percent : 1.62%
Node Default Rate : 1.23%
Sum Age : 12,804
Average Age : 52.475
Sum Age Percent : 2.70%
(Rank 8) No.9 CNT_CHILDREN <= 0.0
Total Count : 628
Total Count Percent : 5.74%
Bad Count : 11
Good Count : 540
Ind Count : 77
Bad Count Percent : 5.95%
Node Default Rate : 1.75%
Sum Age : 28,370
Average Age : 45.175
Sum Age Percent : 5.99%
(Rank 3) No.10 CNT_CHILDREN > 0.0
Total Count : 301
Total Count Percent : 2.75%
Bad Count : 2
Good Count : 276
Ind Count : 23
Bad Count Percent : 1.08%
Node Default Rate : 0.66%
Sum Age : 11,205
Average Age : 37.226
Sum Age Percent : 2.36%
(Rank 14) 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%
Sum Age : 3,522
Average Age : 46.342
Sum Age Percent : 0.74%
(Rank 11) No.6 DAYS_EMPLOYED > -7832.5
Total Count : 9,689
Total Count Percent : 88.58%
Bad Count : 167
Good Count : 8,550
Ind Count : 972
Bad Count Percent : 90.27%
Node Default Rate : 1.72%
Sum Age : 418,043
Average Age : 43.146
Sum Age Percent : 88.21%
(Rank 7) No.7 AMT_INCOME_TOTAL <= 120825.0
Total Count : 61
Total Count Percent : 0.56%
Bad Count : 1
Good Count : 55
Ind Count : 5
Bad Count Percent : 0.54%
Node Default Rate : 1.64%
Sum Age : 3,219
Average Age : 52.77
Sum Age Percent : 0.68%
(Rank 1) No.8 AMT_INCOME_TOTAL > 120825.0
Total Count : 183
Total Count Percent : 1.67%
Bad Count : 2
Good Count : 161
Ind Count : 20
Bad Count Percent : 1.08%
Node Default Rate : 1.09%
Sum Age : 9,585
Average Age : 52.377
Sum Age Percent : 2.02%
(Rank 9) No.11 AMT_INCOME_TOTAL <= 195075.0
Total Count : 409
Total Count Percent : 3.74%
Bad Count : 9
Good Count : 352
Ind Count : 48
Bad Count Percent : 4.86%
Node Default Rate : 2.20%
Sum Age : 18,036
Average Age : 44.098
Sum Age Percent : 3.81%
(Rank 5) No.12 AMT_INCOME_TOTAL > 195075.0
Total Count : 219
Total Count Percent : 2.00%
Bad Count : 2
Good Count : 188
Ind Count : 29
Bad Count Percent : 1.08%
Node Default Rate : 0.91%
Sum Age : 10,334
Average Age : 47.187
Sum Age Percent : 2.18%
(Rank 13) No.13 AMT_INCOME_TOTAL <= 70875.0
Total Count : 26
Total Count Percent : 0.24%
Bad Count : 0
Good Count : 24
Ind Count : 2
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 853
Average Age : 32.808
Sum Age Percent : 0.18%
(Rank 2) No.14 AMT_INCOME_TOTAL > 70875.0
Total Count : 275
Total Count Percent : 2.51%
Bad Count : 2
Good Count : 252
Ind Count : 21
Bad Count Percent : 1.08%
Node Default Rate : 0.73%
Sum Age : 10,352
Average Age : 37.644
Sum Age Percent : 2.18%

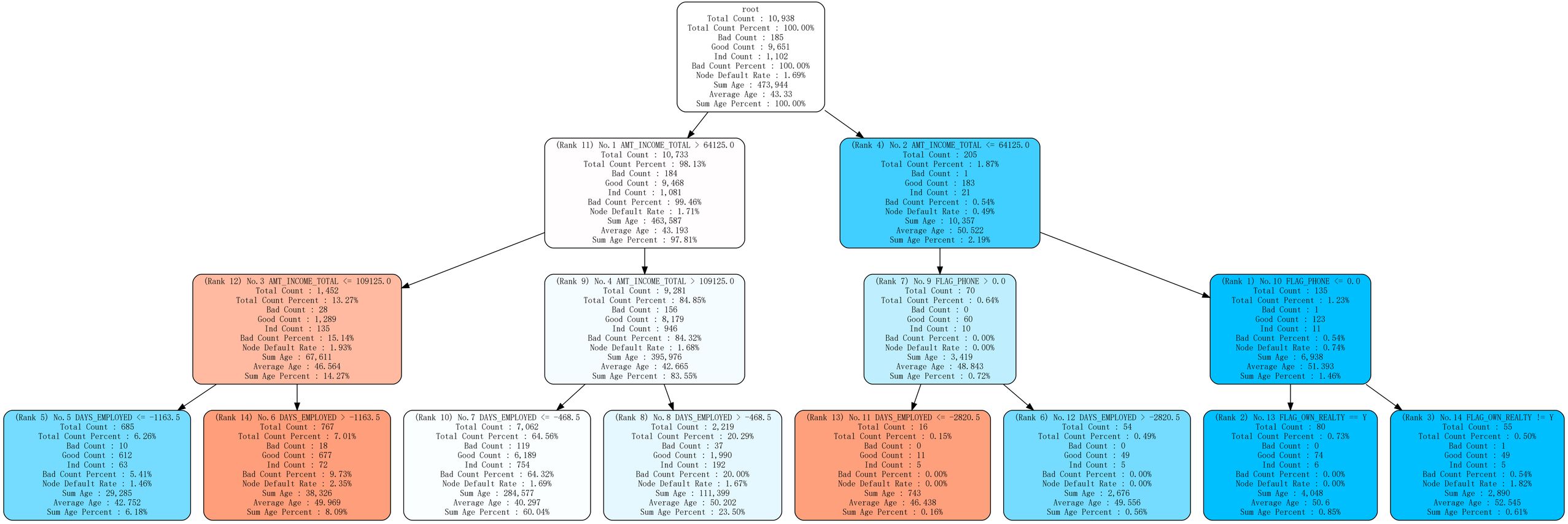
Test Tree: 23


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%
Sum Age : 473,944
Average Age : 43.33
Sum Age Percent : 100.00%
(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%
Sum Age : 26,052
Average Age : 55.786
Sum Age Percent : 5.50%
(Rank 5) 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%
Sum Age : 447,892
Average Age : 42.775
Sum Age Percent : 94.50%
(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%
Sum Age : 25,467
Average Age : 55.849
Sum Age Percent : 5.37%
(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%
Sum Age : 585
Average Age : 53.182
Sum Age Percent : 0.12%
(Rank 7) No.7 OCCUPATION_TYPE in (Core staff, Drivers, HR staff, High skill tech staff, IT staff, Low-skill Laborers, Managers)
Total Count : 3,057
Total Count Percent : 27.95%
Bad Count : 52
Good Count : 2,654
Ind Count : 351
Bad Count Percent : 28.11%
Node Default Rate : 1.70%
Sum Age : 121,206
Average Age : 39.649
Sum Age Percent : 25.57%
(Rank 3) No.8 OCCUPATION_TYPE not in (Core staff, Drivers, HR staff, High skill tech staff, IT staff, Low-skill Laborers, Managers) (missing)
Total Count : 7,414
Total Count Percent : 67.78%
Bad Count : 124
Good Count : 6,571
Ind Count : 719
Bad Count Percent : 67.03%
Node Default Rate : 1.67%
Sum Age : 326,686
Average Age : 44.063
Sum Age Percent : 68.93%
Node Missing Percent : 42.14%
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%
Sum Age : 23,218
Average Age : 56.218
Sum Age Percent : 4.90%
(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%
Sum Age : 2,249
Average Age : 52.302
Sum Age Percent : 0.47%
(Rank 6) No.9 DAYS_EMPLOYED <= -974.5
Total Count : 2,309
Total Count Percent : 21.11%
Bad Count : 34
Good Count : 1,998
Ind Count : 277
Bad Count Percent : 18.38%
Node Default Rate : 1.47%
Sum Age : 94,379
Average Age : 40.874
Sum Age Percent : 19.91%
(Rank 11) No.10 DAYS_EMPLOYED > -974.5
Total Count : 748
Total Count Percent : 6.84%
Bad Count : 18
Good Count : 656
Ind Count : 74
Bad Count Percent : 9.73%
Node Default Rate : 2.41%
Sum Age : 26,827
Average Age : 35.865
Sum Age Percent : 5.66%
(Rank 2) No.11 AMT_INCOME_TOTAL <= 55125.0
Total Count : 126
Total Count Percent : 1.15%
Bad Count : 0
Good Count : 116
Ind Count : 10
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 6,358
Average Age : 50.46
Sum Age Percent : 1.34%
(Rank 4) No.12 AMT_INCOME_TOTAL > 55125.0
Total Count : 7,288
Total Count Percent : 66.63%
Bad Count : 124
Good Count : 6,455
Ind Count : 709
Bad Count Percent : 67.03%
Node Default Rate : 1.70%
Sum Age : 320,328
Average Age : 43.953
Sum Age Percent : 67.59%

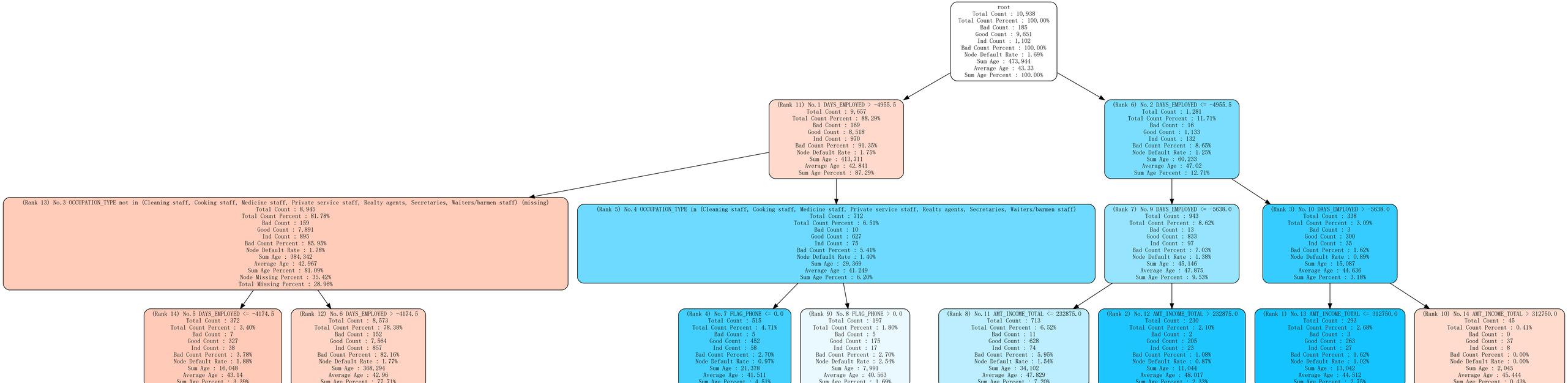
Test Tree: 24


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%
Sum Age : 473,944
Average Age : 43.33
Sum Age Percent : 100.00%
(Rank 10) 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%
Sum Age : 19,408
Average Age : 42.655
Sum Age Percent : 4.09%
(Rank 7) 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%
Sum Age : 454,536
Average Age : 43.359
Sum Age Percent : 95.91%
(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%
Sum Age : 11,659
Average Age : 44.331
Sum Age Percent : 2.46%
Node Missing Percent : 39.92%
Total Missing Percent : 0.96%
(Rank 2) 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%
Sum Age : 7,749
Average Age : 40.359
Sum Age Percent : 1.64%
(Rank 9) No.9 OCCUPATION_TYPE in (Drivers, IT staff, Low-skill Laborers, Managers)
Total Count : 1,517
Total Count Percent : 13.87%
Bad Count : 21
Good Count : 1,334
Ind Count : 162
Bad Count Percent : 11.35%
Node Default Rate : 1.38%
Sum Age : 61,712
Average Age : 40.68
Sum Age Percent : 13.02%
(Rank 5) No.10 OCCUPATION_TYPE not in (Drivers, IT staff, Low-skill Laborers, Managers) (missing)
Total Count : 8,966
Total Count Percent : 81.97%
Bad Count : 152
Good Count : 7,925
Ind Count : 889
Bad Count Percent : 82.16%
Node Default Rate : 1.70%
Sum Age : 392,824
Average Age : 43.813
Sum Age Percent : 82.88%
Node Missing Percent : 36.95%
Total Missing Percent : 30.29%
(Rank 14) No.5 AMT_INCOME_TOTAL <= 235125.0
Total Count : 214
Total Count Percent : 1.96%
Bad Count : 7
Good Count : 188
Ind Count : 19
Bad Count Percent : 3.78%
Node Default Rate : 3.27%
Sum Age : 9,660
Average Age : 45.14
Sum Age Percent : 2.04%
(Rank 6) No.6 AMT_INCOME_TOTAL > 235125.0
Total Count : 49
Total Count Percent : 0.45%
Bad Count : 3
Good Count : 36
Ind Count : 10
Bad Count Percent : 1.62%
Node Default Rate : 6.12%
Sum Age : 1,999
Average Age : 40.796
Sum Age Percent : 0.42%
(Rank 1) No.7 FLAG_EMAIL <= 0.0
Total Count : 176
Total Count Percent : 1.61%
Bad Count : 2
Good Count : 158
Ind Count : 16
Bad Count Percent : 1.08%
Node Default Rate : 1.14%
Sum Age : 7,156
Average Age : 40.659
Sum Age Percent : 1.51%
(Rank 12) No.8 FLAG_EMAIL > 0.0
Total Count : 16
Total Count Percent : 0.15%
Bad Count : 0
Good Count : 10
Ind Count : 6
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 593
Average Age : 37.062
Sum Age Percent : 0.13%
(Rank 4) No.11 NAME_INCOME_TYPE in (Commercial associate, State servant)
Total Count : 615
Total Count Percent : 5.62%
Bad Count : 10
Good Count : 547
Ind Count : 58
Bad Count Percent : 5.41%
Node Default Rate : 1.63%
Sum Age : 25,376
Average Age : 41.262
Sum Age Percent : 5.35%
(Rank 11) No.12 NAME_INCOME_TYPE not in (Commercial associate, State servant)
Total Count : 902
Total Count Percent : 8.25%
Bad Count : 11
Good Count : 787
Ind Count : 104
Bad Count Percent : 5.95%
Node Default Rate : 1.22%
Sum Age : 36,336
Average Age : 40.284
Sum Age Percent : 7.67%
(Rank 8) No.13 NAME_INCOME_TYPE in (Commercial associate, Pensioner)
Total Count : 3,718
Total Count Percent : 33.99%
Bad Count : 65
Good Count : 3,306
Ind Count : 347
Bad Count Percent : 35.14%
Node Default Rate : 1.75%
Sum Age : 181,549
Average Age : 48.83
Sum Age Percent : 38.31%
(Rank 3) No.14 NAME_INCOME_TYPE not in (Commercial associate, Pensioner)
Total Count : 5,248
Total Count Percent : 47.98%
Bad Count : 87
Good Count : 4,619
Ind Count : 542
Bad Count Percent : 47.03%
Node Default Rate : 1.66%
Sum Age : 211,275
Average Age : 40.258
Sum Age Percent : 44.58%

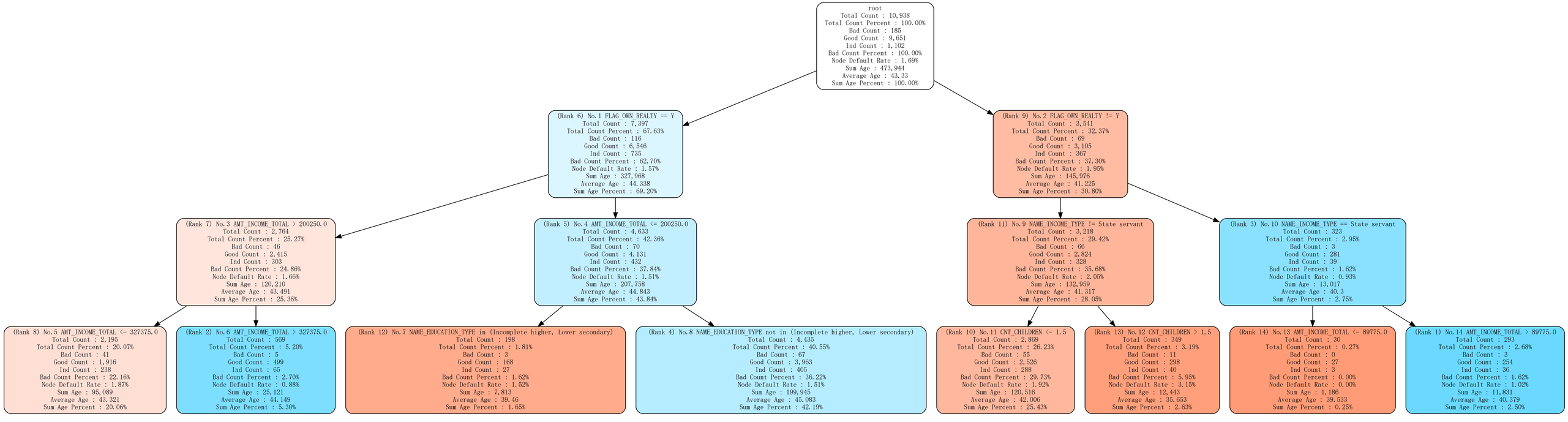
Test Tree: 25


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%
Sum Age : 473,944
Average Age : 43.33
Sum Age Percent : 100.00%
(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%
Sum Age : 463,587
Average Age : 43.193
Sum Age Percent : 97.81%
(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%
Sum Age : 10,357
Average Age : 50.522
Sum Age Percent : 2.19%
(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%
Sum Age : 67,611
Average Age : 46.564
Sum Age Percent : 14.27%
(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%
Sum Age : 395,976
Average Age : 42.665
Sum Age Percent : 83.55%
(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%
Sum Age : 3,419
Average Age : 48.843
Sum Age Percent : 0.72%
(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%
Sum Age : 6,938
Average Age : 51.393
Sum Age Percent : 1.46%
(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%
Sum Age : 29,285
Average Age : 42.752
Sum Age Percent : 6.18%
(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%
Sum Age : 38,326
Average Age : 49.969
Sum Age Percent : 8.09%
(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%
Sum Age : 284,577
Average Age : 40.297
Sum Age Percent : 60.04%
(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%
Sum Age : 111,399
Average Age : 50.202
Sum Age Percent : 23.50%
(Rank 13) No.11 DAYS_EMPLOYED <= -2820.5
Total Count : 16
Total Count Percent : 0.15%
Bad Count : 0
Good Count : 11
Ind Count : 5
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 743
Average Age : 46.438
Sum Age Percent : 0.16%
(Rank 6) No.12 DAYS_EMPLOYED > -2820.5
Total Count : 54
Total Count Percent : 0.49%
Bad Count : 0
Good Count : 49
Ind Count : 5
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 2,676
Average Age : 49.556
Sum Age Percent : 0.56%
(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%
Sum Age : 4,048
Average Age : 50.6
Sum Age Percent : 0.85%
(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%
Sum Age : 2,890
Average Age : 52.545
Sum Age Percent : 0.61%

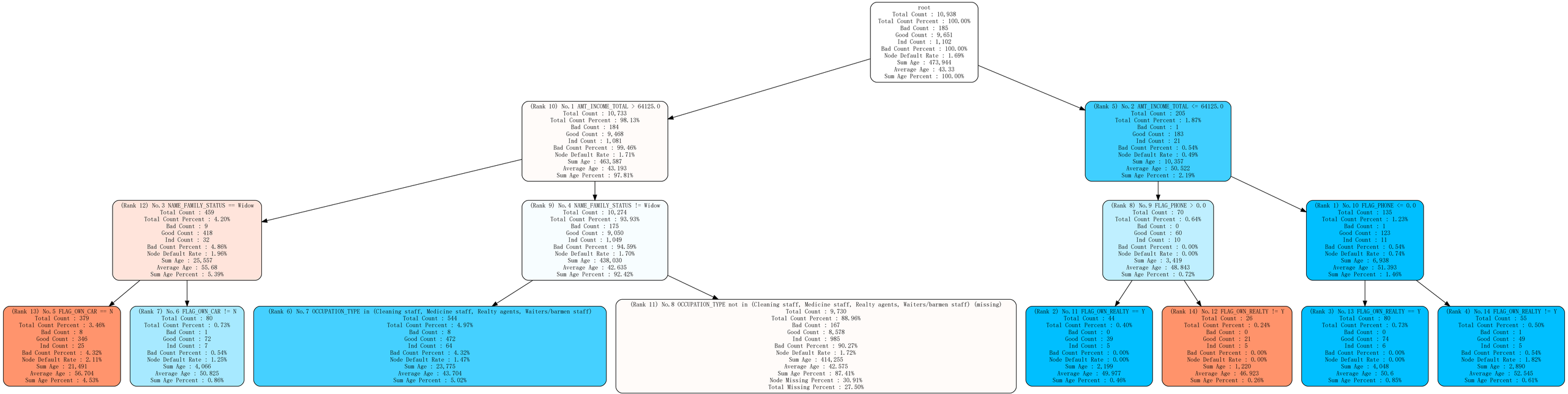
Test Tree: 26


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%
Sum Age : 473,944
Average Age : 43.33
Sum Age Percent : 100.00%
(Rank 11) 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%
Sum Age : 413,711
Average Age : 42.841
Sum Age Percent : 87.29%
(Rank 6) 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%
Sum Age : 60,233
Average Age : 47.02
Sum Age Percent : 12.71%
(Rank 13) No.3 OCCUPATION_TYPE not in (Cleaning staff, Cooking staff, Medicine staff, Private service staff, Realty agents, Secretaries, Waiters/barmen staff) (missing)
Total Count : 8,945
Total Count Percent : 81.78%
Bad Count : 159
Good Count : 7,891
Ind Count : 895
Bad Count Percent : 85.95%
Node Default Rate : 1.78%
Sum Age : 384,342
Average Age : 42.967
Sum Age Percent : 81.09%
Node Missing Percent : 35.42%
Total Missing Percent : 28.96%
(Rank 5) No.4 OCCUPATION_TYPE in (Cleaning staff, Cooking staff, Medicine staff, Private service staff, Realty agents, Secretaries, Waiters/barmen staff)
Total Count : 712
Total Count Percent : 6.51%
Bad Count : 10
Good Count : 627
Ind Count : 75
Bad Count Percent : 5.41%
Node Default Rate : 1.40%
Sum Age : 29,369
Average Age : 41.249
Sum Age Percent : 6.20%
(Rank 7) 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%
Sum Age : 45,146
Average Age : 47.875
Sum Age Percent : 9.53%
(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%
Sum Age : 15,087
Average Age : 44.636
Sum Age Percent : 3.18%
(Rank 14) No.5 DAYS_EMPLOYED <= -4174.5
Total Count : 372
Total Count Percent : 3.40%
Bad Count : 7
Good Count : 327
Ind Count : 38
Bad Count Percent : 3.78%
Node Default Rate : 1.88%
Sum Age : 16,048
Average Age : 43.14
Sum Age Percent : 3.39%
(Rank 12) No.6 DAYS_EMPLOYED > -4174.5
Total Count : 8,573
Total Count Percent : 78.38%
Bad Count : 152
Good Count : 7,564
Ind Count : 857
Bad Count Percent : 82.16%
Node Default Rate : 1.77%
Sum Age : 368,294
Average Age : 42.96
Sum Age Percent : 77.71%
(Rank 4) No.7 FLAG_PHONE <= 0.0
Total Count : 515
Total Count Percent : 4.71%
Bad Count : 5
Good Count : 452
Ind Count : 58
Bad Count Percent : 2.70%
Node Default Rate : 0.97%
Sum Age : 21,378
Average Age : 41.511
Sum Age Percent : 4.51%
(Rank 9) No.8 FLAG_PHONE > 0.0
Total Count : 197
Total Count Percent : 1.80%
Bad Count : 5
Good Count : 175
Ind Count : 17
Bad Count Percent : 2.70%
Node Default Rate : 2.54%
Sum Age : 7,991
Average Age : 40.563
Sum Age Percent : 1.69%
(Rank 8) 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%
Sum Age : 34,102
Average Age : 47.829
Sum Age Percent : 7.20%
(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%
Sum Age : 11,044
Average Age : 48.017
Sum Age Percent : 2.33%
(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%
Sum Age : 13,042
Average Age : 44.512
Sum Age Percent : 2.75%
(Rank 10) 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%
Sum Age : 2,045
Average Age : 45.444
Sum Age Percent : 0.43%

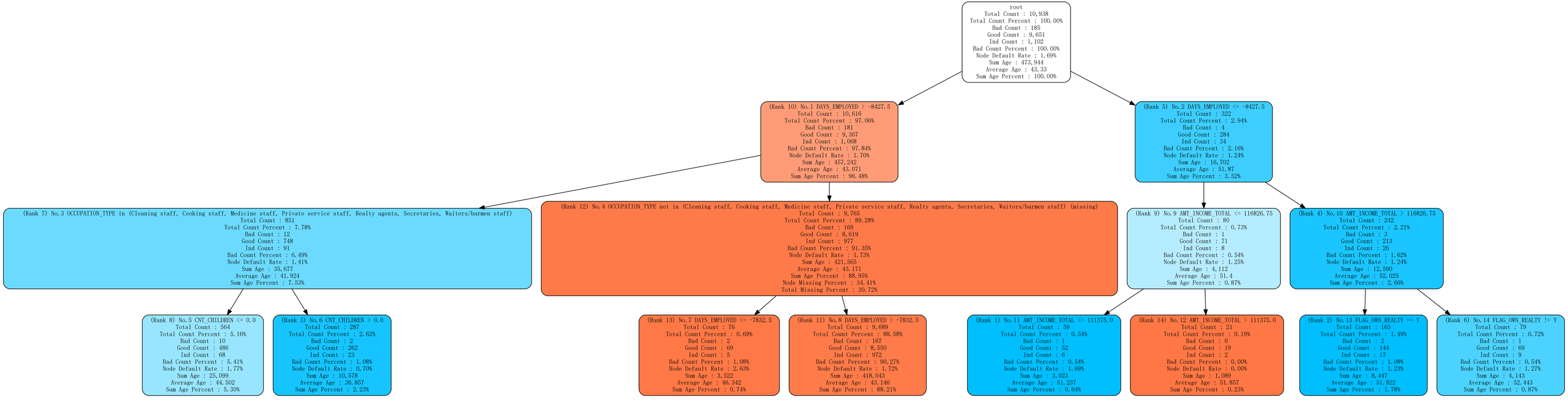
Test Tree: 27


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%
Sum Age : 473,944
Average Age : 43.33
Sum Age Percent : 100.00%
(Rank 6) 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%
Sum Age : 327,968
Average Age : 44.338
Sum Age Percent : 69.20%
(Rank 9) 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%
Sum Age : 145,976
Average Age : 41.225
Sum Age Percent : 30.80%
(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%
Sum Age : 120,210
Average Age : 43.491
Sum Age Percent : 25.36%
(Rank 5) 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%
Sum Age : 207,758
Average Age : 44.843
Sum Age Percent : 43.84%
(Rank 11) No.9 NAME_INCOME_TYPE != State servant
Total Count : 3,218
Total Count Percent : 29.42%
Bad Count : 66
Good Count : 2,824
Ind Count : 328
Bad Count Percent : 35.68%
Node Default Rate : 2.05%
Sum Age : 132,959
Average Age : 41.317
Sum Age Percent : 28.05%
(Rank 3) No.10 NAME_INCOME_TYPE == State servant
Total Count : 323
Total Count Percent : 2.95%
Bad Count : 3
Good Count : 281
Ind Count : 39
Bad Count Percent : 1.62%
Node Default Rate : 0.93%
Sum Age : 13,017
Average Age : 40.3
Sum Age Percent : 2.75%
(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%
Sum Age : 95,089
Average Age : 43.321
Sum Age Percent : 20.06%
(Rank 2) 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%
Sum Age : 25,121
Average Age : 44.149
Sum Age Percent : 5.30%
(Rank 12) No.7 NAME_EDUCATION_TYPE in (Incomplete higher, Lower secondary)
Total Count : 198
Total Count Percent : 1.81%
Bad Count : 3
Good Count : 168
Ind Count : 27
Bad Count Percent : 1.62%
Node Default Rate : 1.52%
Sum Age : 7,813
Average Age : 39.46
Sum Age Percent : 1.65%
(Rank 4) No.8 NAME_EDUCATION_TYPE not in (Incomplete higher, Lower secondary)
Total Count : 4,435
Total Count Percent : 40.55%
Bad Count : 67
Good Count : 3,963
Ind Count : 405
Bad Count Percent : 36.22%
Node Default Rate : 1.51%
Sum Age : 199,945
Average Age : 45.083
Sum Age Percent : 42.19%
(Rank 10) No.11 CNT_CHILDREN <= 1.5
Total Count : 2,869
Total Count Percent : 26.23%
Bad Count : 55
Good Count : 2,526
Ind Count : 288
Bad Count Percent : 29.73%
Node Default Rate : 1.92%
Sum Age : 120,516
Average Age : 42.006
Sum Age Percent : 25.43%
(Rank 13) No.12 CNT_CHILDREN > 1.5
Total Count : 349
Total Count Percent : 3.19%
Bad Count : 11
Good Count : 298
Ind Count : 40
Bad Count Percent : 5.95%
Node Default Rate : 3.15%
Sum Age : 12,443
Average Age : 35.653
Sum Age Percent : 2.63%
(Rank 14) No.13 AMT_INCOME_TOTAL <= 89775.0
Total Count : 30
Total Count Percent : 0.27%
Bad Count : 0
Good Count : 27
Ind Count : 3
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 1,186
Average Age : 39.533
Sum Age Percent : 0.25%
(Rank 1) No.14 AMT_INCOME_TOTAL > 89775.0
Total Count : 293
Total Count Percent : 2.68%
Bad Count : 3
Good Count : 254
Ind Count : 36
Bad Count Percent : 1.62%
Node Default Rate : 1.02%
Sum Age : 11,831
Average Age : 40.379
Sum Age Percent : 2.50%

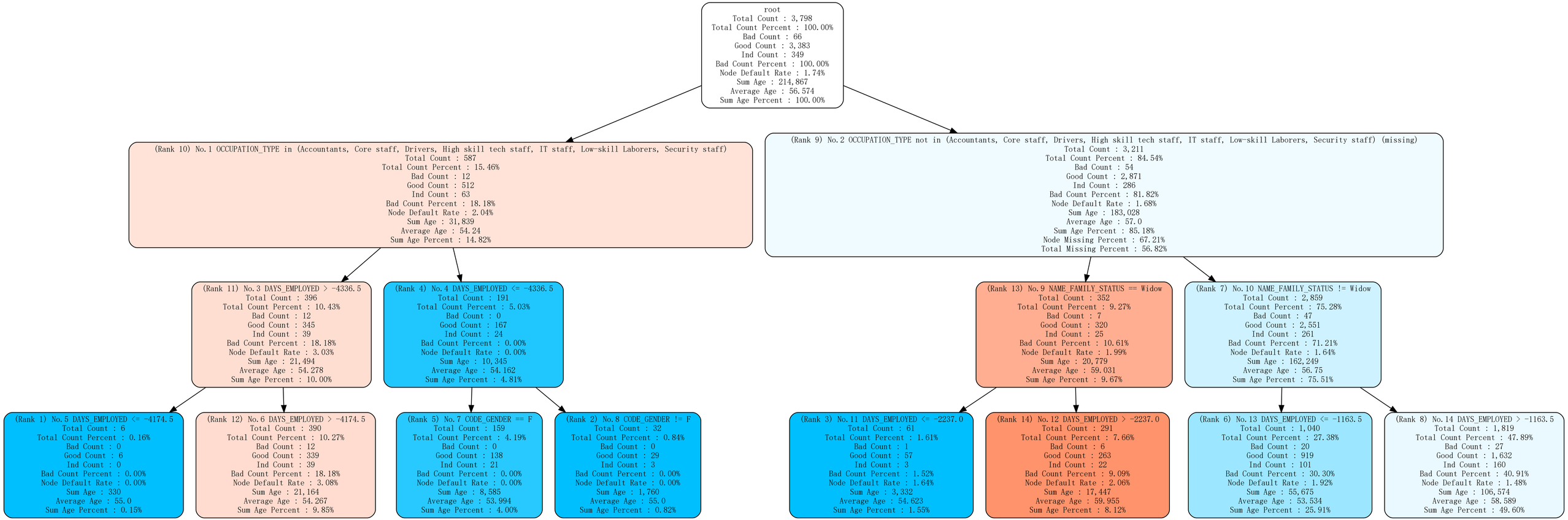
Test Tree: 28


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%
Sum Age : 473,944
Average Age : 43.33
Sum Age Percent : 100.00%
(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%
Sum Age : 463,587
Average Age : 43.193
Sum Age Percent : 97.81%
(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%
Sum Age : 10,357
Average Age : 50.522
Sum Age Percent : 2.19%
(Rank 12) No.3 NAME_FAMILY_STATUS == Widow
Total Count : 459
Total Count Percent : 4.20%
Bad Count : 9
Good Count : 418
Ind Count : 32
Bad Count Percent : 4.86%
Node Default Rate : 1.96%
Sum Age : 25,557
Average Age : 55.68
Sum Age Percent : 5.39%
(Rank 9) No.4 NAME_FAMILY_STATUS != Widow
Total Count : 10,274
Total Count Percent : 93.93%
Bad Count : 175
Good Count : 9,050
Ind Count : 1,049
Bad Count Percent : 94.59%
Node Default Rate : 1.70%
Sum Age : 438,030
Average Age : 42.635
Sum Age Percent : 92.42%
(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%
Sum Age : 3,419
Average Age : 48.843
Sum Age Percent : 0.72%
(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%
Sum Age : 6,938
Average Age : 51.393
Sum Age Percent : 1.46%
(Rank 13) No.5 FLAG_OWN_CAR == N
Total Count : 379
Total Count Percent : 3.46%
Bad Count : 8
Good Count : 346
Ind Count : 25
Bad Count Percent : 4.32%
Node Default Rate : 2.11%
Sum Age : 21,491
Average Age : 56.704
Sum Age Percent : 4.53%
(Rank 7) No.6 FLAG_OWN_CAR != N
Total Count : 80
Total Count Percent : 0.73%
Bad Count : 1
Good Count : 72
Ind Count : 7
Bad Count Percent : 0.54%
Node Default Rate : 1.25%
Sum Age : 4,066
Average Age : 50.825
Sum Age Percent : 0.86%
(Rank 6) No.7 OCCUPATION_TYPE in (Cleaning staff, Medicine staff, Realty agents, Waiters/barmen staff)
Total Count : 544
Total Count Percent : 4.97%
Bad Count : 8
Good Count : 472
Ind Count : 64
Bad Count Percent : 4.32%
Node Default Rate : 1.47%
Sum Age : 23,775
Average Age : 43.704
Sum Age Percent : 5.02%
(Rank 11) No.8 OCCUPATION_TYPE not in (Cleaning staff, Medicine staff, Realty agents, Waiters/barmen staff) (missing)
Total Count : 9,730
Total Count Percent : 88.96%
Bad Count : 167
Good Count : 8,578
Ind Count : 985
Bad Count Percent : 90.27%
Node Default Rate : 1.72%
Sum Age : 414,255
Average Age : 42.575
Sum Age Percent : 87.41%
Node Missing Percent : 30.91%
Total Missing Percent : 27.50%
(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%
Sum Age : 2,199
Average Age : 49.977
Sum Age Percent : 0.46%
(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%
Sum Age : 1,220
Average Age : 46.923
Sum Age Percent : 0.26%
(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%
Sum Age : 4,048
Average Age : 50.6
Sum Age Percent : 0.85%
(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%
Sum Age : 2,890
Average Age : 52.545
Sum Age Percent : 0.61%

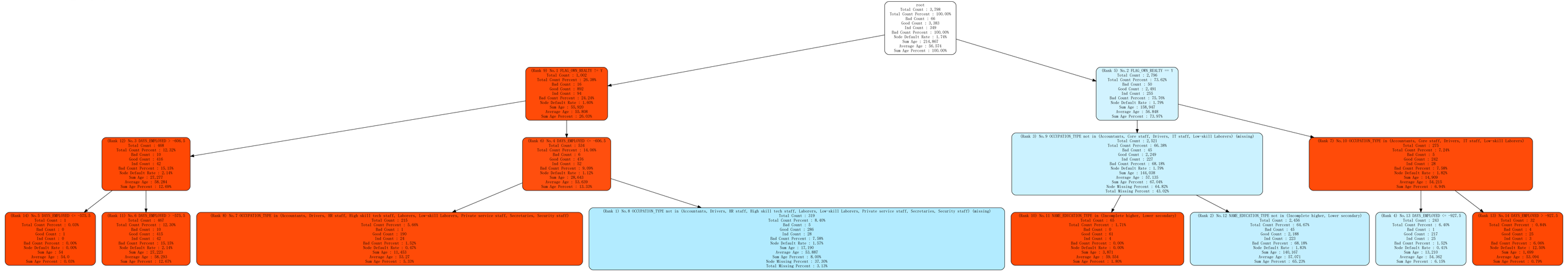
Test Tree: 29


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%
Sum Age : 473,944
Average Age : 43.33
Sum Age Percent : 100.00%
(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%
Sum Age : 457,242
Average Age : 43.071
Sum Age Percent : 96.48%
(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%
Sum Age : 16,702
Average Age : 51.87
Sum Age Percent : 3.52%
(Rank 7) No.3 OCCUPATION_TYPE in (Cleaning staff, Cooking staff, Medicine staff, Private service staff, Realty agents, Secretaries, Waiters/barmen staff)
Total Count : 851
Total Count Percent : 7.78%
Bad Count : 12
Good Count : 748
Ind Count : 91
Bad Count Percent : 6.49%
Node Default Rate : 1.41%
Sum Age : 35,677
Average Age : 41.924
Sum Age Percent : 7.53%
(Rank 12) No.4 OCCUPATION_TYPE not in (Cleaning staff, Cooking staff, Medicine staff, Private service staff, Realty agents, Secretaries, Waiters/barmen staff) (missing)
Total Count : 9,765
Total Count Percent : 89.28%
Bad Count : 169
Good Count : 8,619
Ind Count : 977
Bad Count Percent : 91.35%
Node Default Rate : 1.73%
Sum Age : 421,565
Average Age : 43.171
Sum Age Percent : 88.95%
Node Missing Percent : 34.41%
Total Missing Percent : 30.72%
(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%
Sum Age : 4,112
Average Age : 51.4
Sum Age Percent : 0.87%
(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%
Sum Age : 12,590
Average Age : 52.025
Sum Age Percent : 2.66%
(Rank 8) No.5 CNT_CHILDREN <= 0.0
Total Count : 564
Total Count Percent : 5.16%
Bad Count : 10
Good Count : 486
Ind Count : 68
Bad Count Percent : 5.41%
Node Default Rate : 1.77%
Sum Age : 25,099
Average Age : 44.502
Sum Age Percent : 5.30%
(Rank 3) No.6 CNT_CHILDREN > 0.0
Total Count : 287
Total Count Percent : 2.62%
Bad Count : 2
Good Count : 262
Ind Count : 23
Bad Count Percent : 1.08%
Node Default Rate : 0.70%
Sum Age : 10,578
Average Age : 36.857
Sum Age Percent : 2.23%
(Rank 13) No.7 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%
Sum Age : 3,522
Average Age : 46.342
Sum Age Percent : 0.74%
(Rank 11) No.8 DAYS_EMPLOYED > -7832.5
Total Count : 9,689
Total Count Percent : 88.58%
Bad Count : 167
Good Count : 8,550
Ind Count : 972
Bad Count Percent : 90.27%
Node Default Rate : 1.72%
Sum Age : 418,043
Average Age : 43.146
Sum Age Percent : 88.21%
(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%
Sum Age : 3,023
Average Age : 51.237
Sum Age Percent : 0.64%
(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%
Sum Age : 1,089
Average Age : 51.857
Sum Age Percent : 0.23%
(Rank 2) No.13 FLAG_OWN_REALTY == Y
Total Count : 163
Total Count Percent : 1.49%
Bad Count : 2
Good Count : 144
Ind Count : 17
Bad Count Percent : 1.08%
Node Default Rate : 1.23%
Sum Age : 8,447
Average Age : 51.822
Sum Age Percent : 1.78%
(Rank 6) No.14 FLAG_OWN_REALTY != Y
Total Count : 79
Total Count Percent : 0.72%
Bad Count : 1
Good Count : 69
Ind Count : 9
Bad Count Percent : 0.54%
Node Default Rate : 1.27%
Sum Age : 4,143
Average Age : 52.443
Sum Age Percent : 0.87%

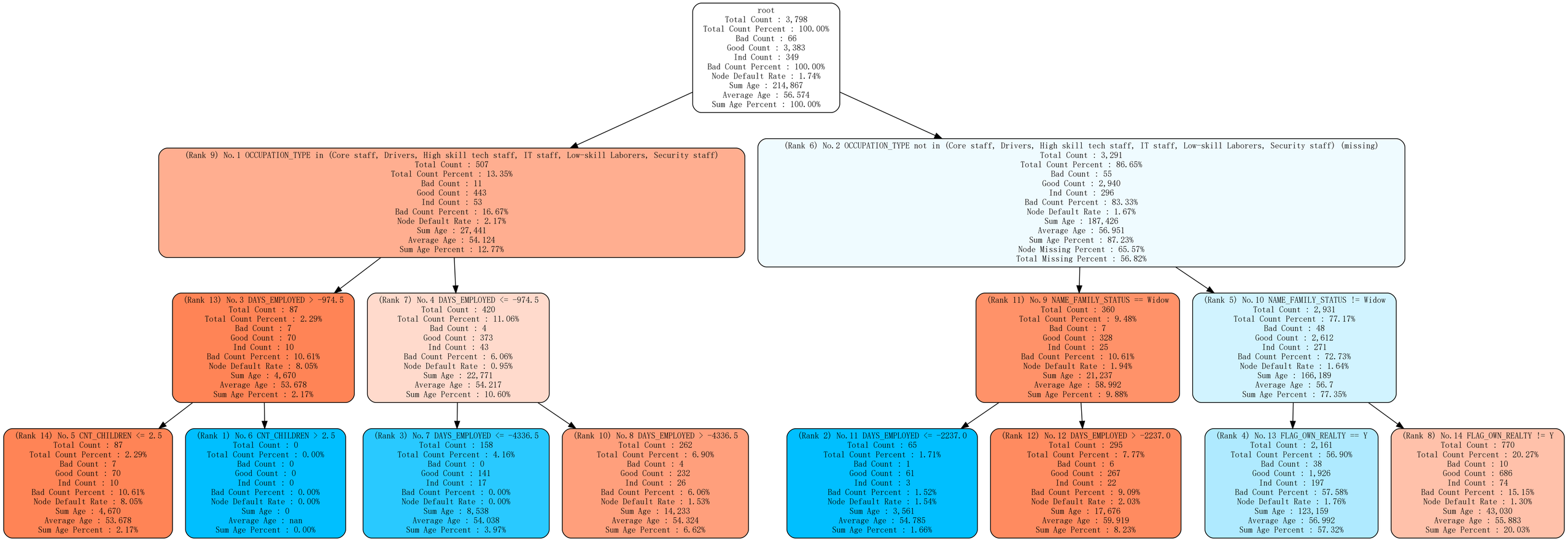
Test Tree: 0 - birth_year | 3 | (-inf, 1972-01-01]



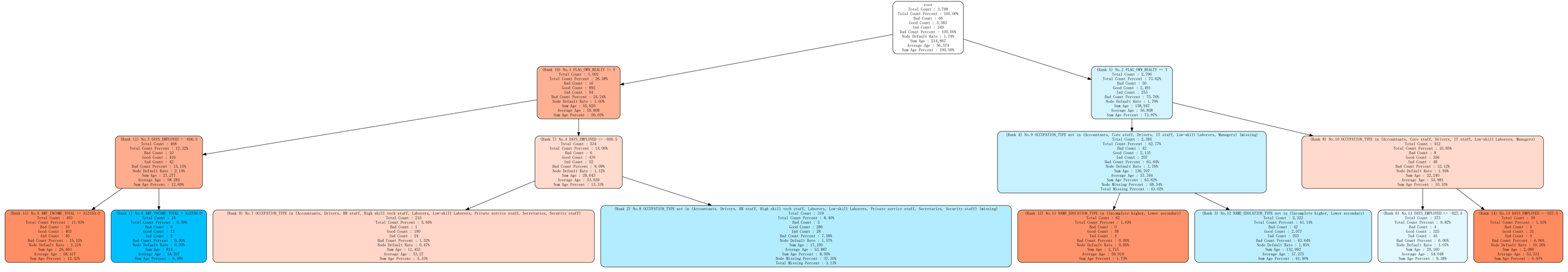
Test Tree: 1 - birth_year | 3 | (-inf, 1972-01-01]



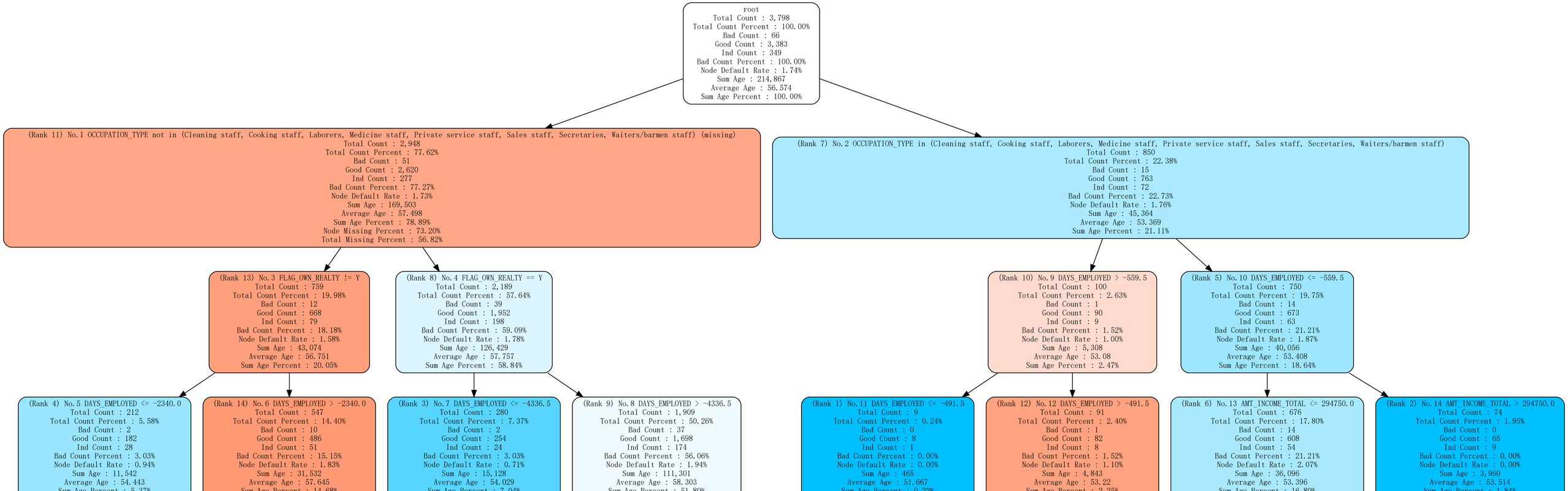
Test Tree: 2 - birth_year | 3 | (-inf, 1972-01-01]



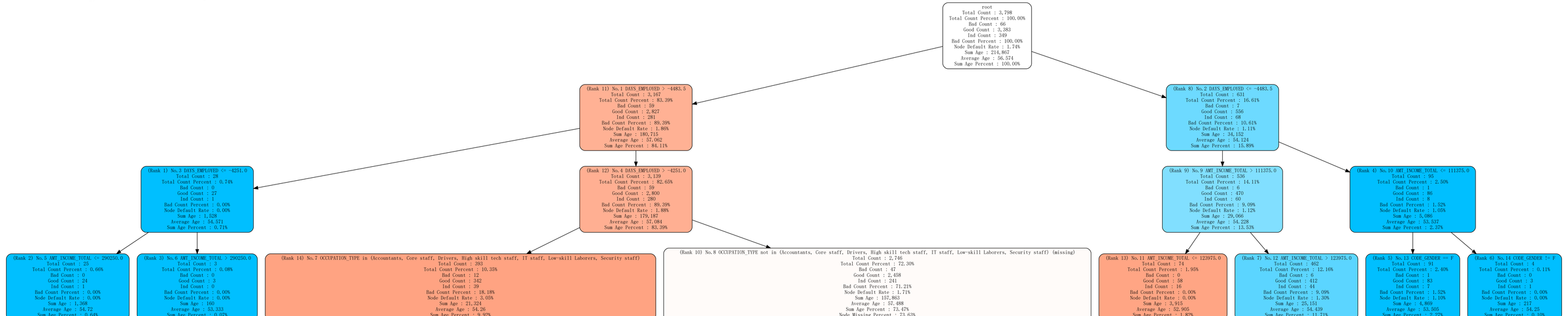
Test Tree: 3 - birth_year | 3 | (-inf, 1972-01-01]



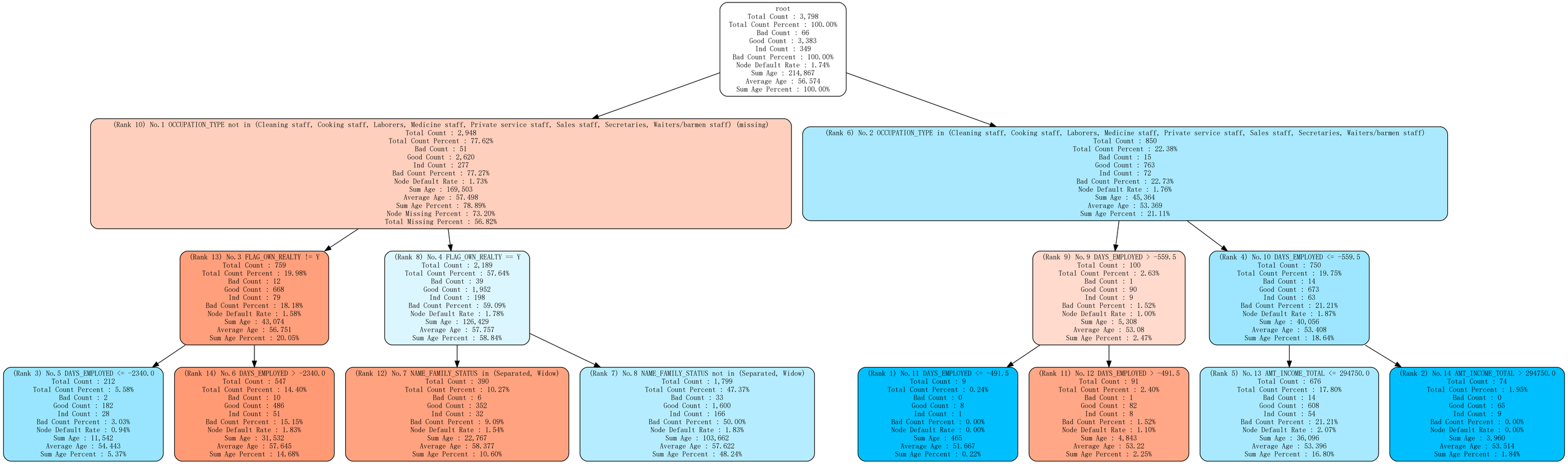
Test Tree: 4 - birth_year | 3 | (-inf, 1972-01-01]



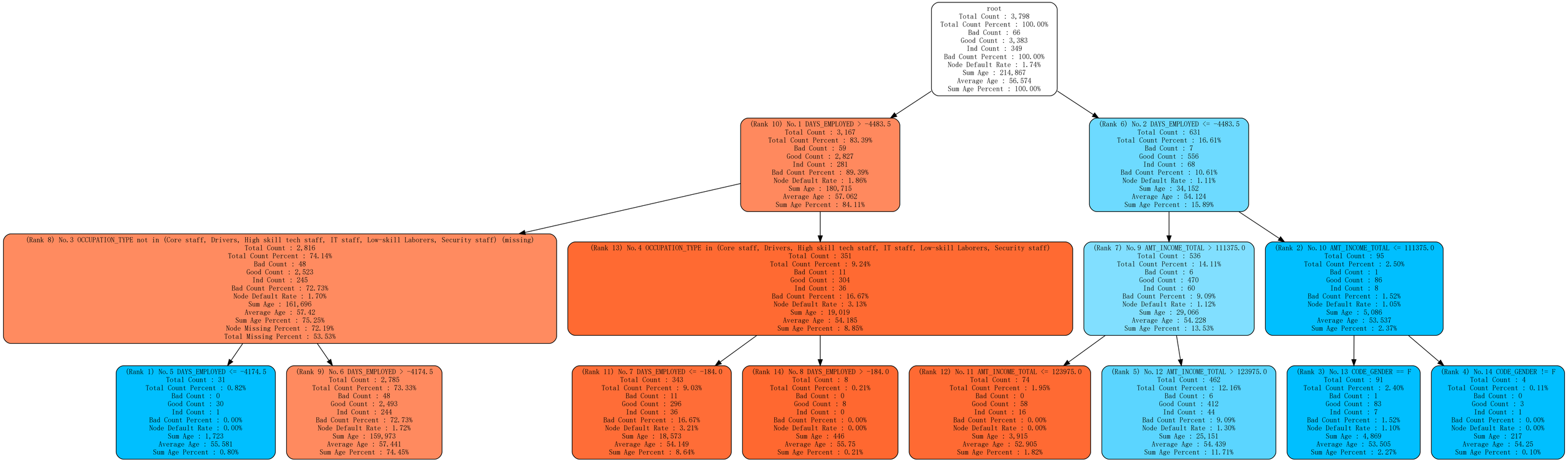
Test Tree: 5 - birth_year | 3 | (-inf, 1972-01-01]



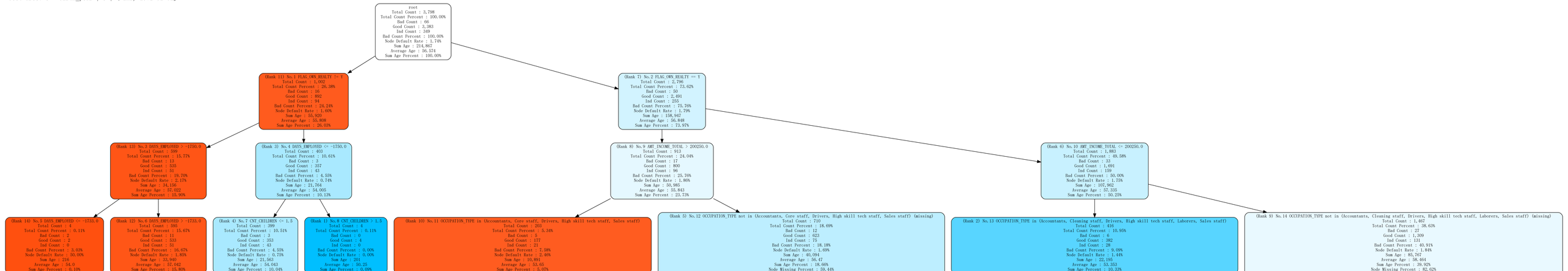
Test Tree: 6 - birth_year | 3 | (-inf, 1972-01-01]



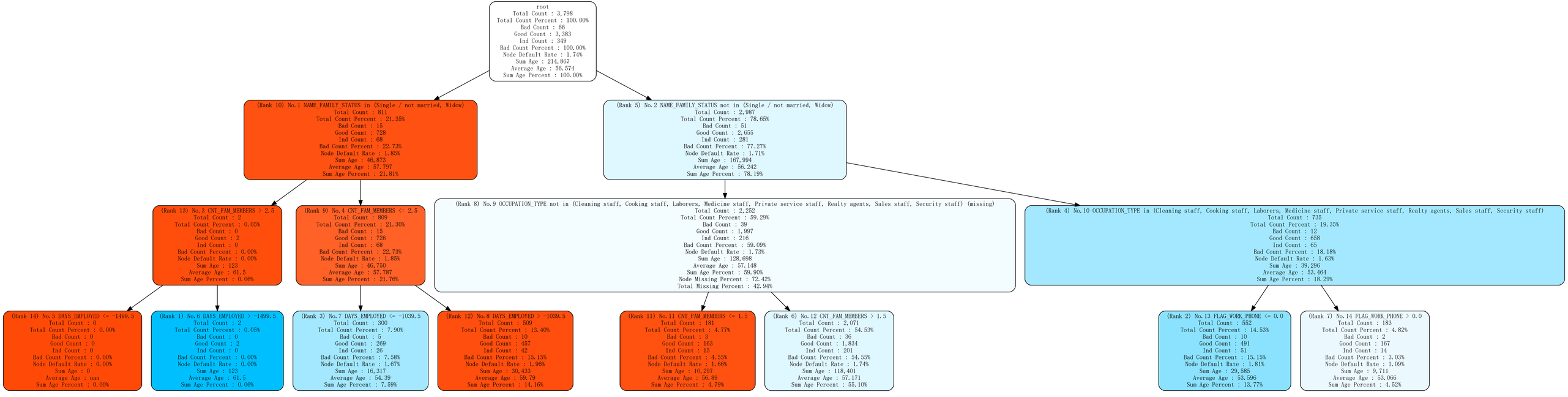
Test Tree: 7 - birth_year | 3 | (-inf, 1972-01-01]



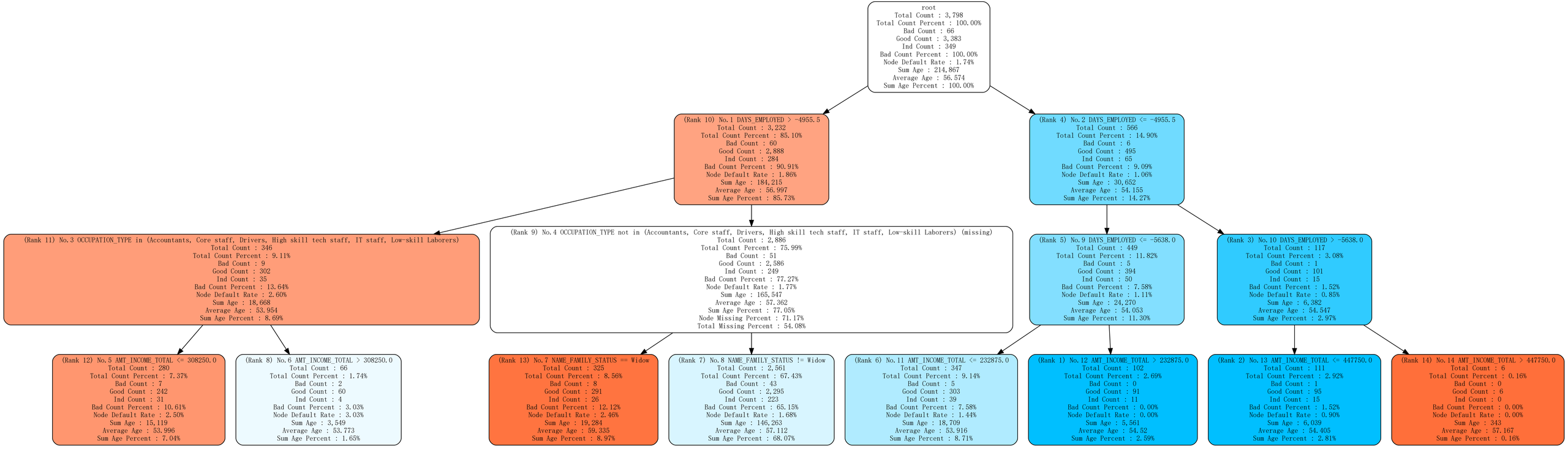
Test Tree: 8 - birth_year | 3 | (-inf, 1972-01-01]



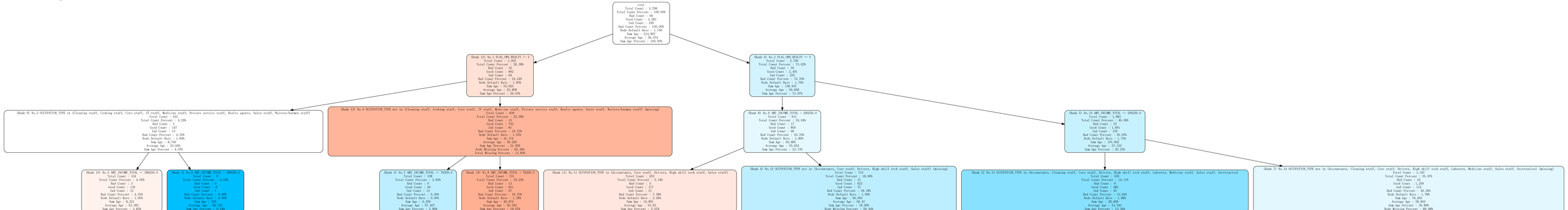
Test Tree: 9 - birth_year | 3 | (-inf, 1972-01-01]



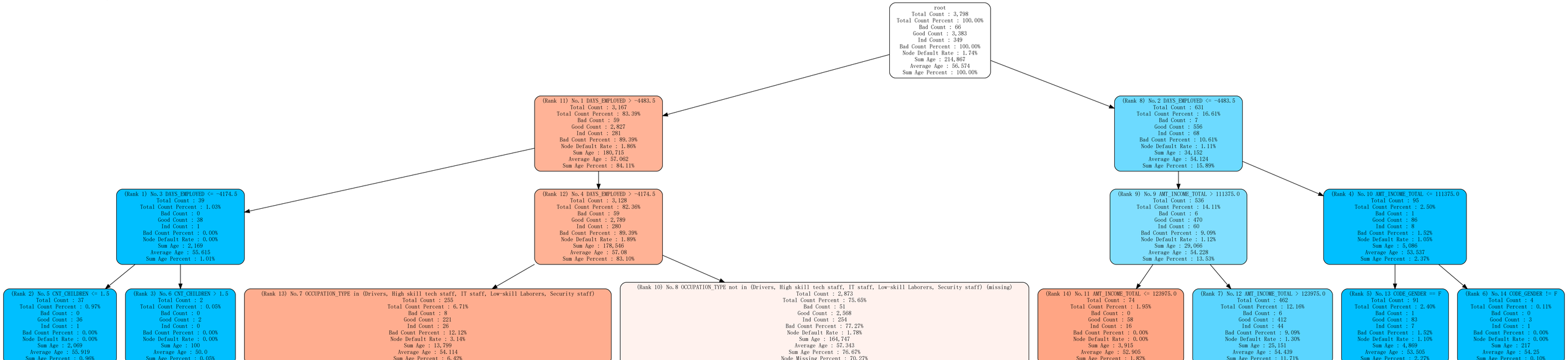
Test Tree: 10 - birth_year | 3 | (-inf, 1972-01-01]



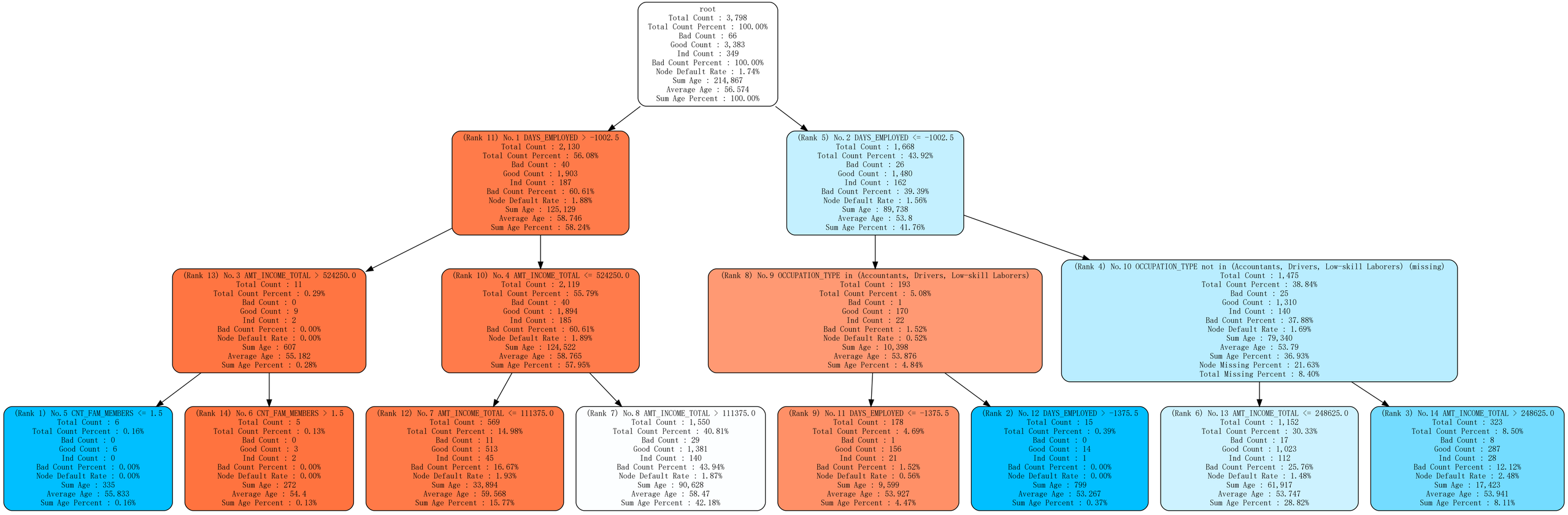
Test Tree: 11 ~ birth_year | 3 | (-inf, 1972-01-01]



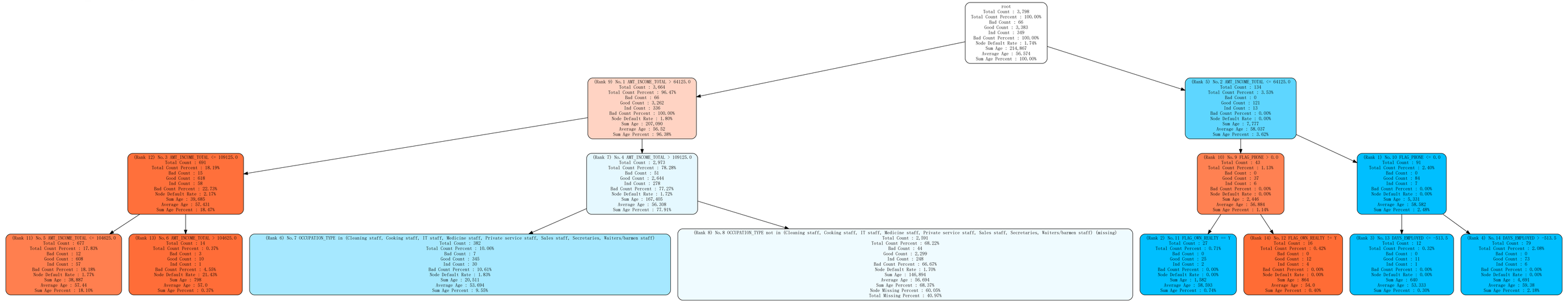
Test Tree: 12 - birth_year | 3 | (-inf, 1972-01-01]



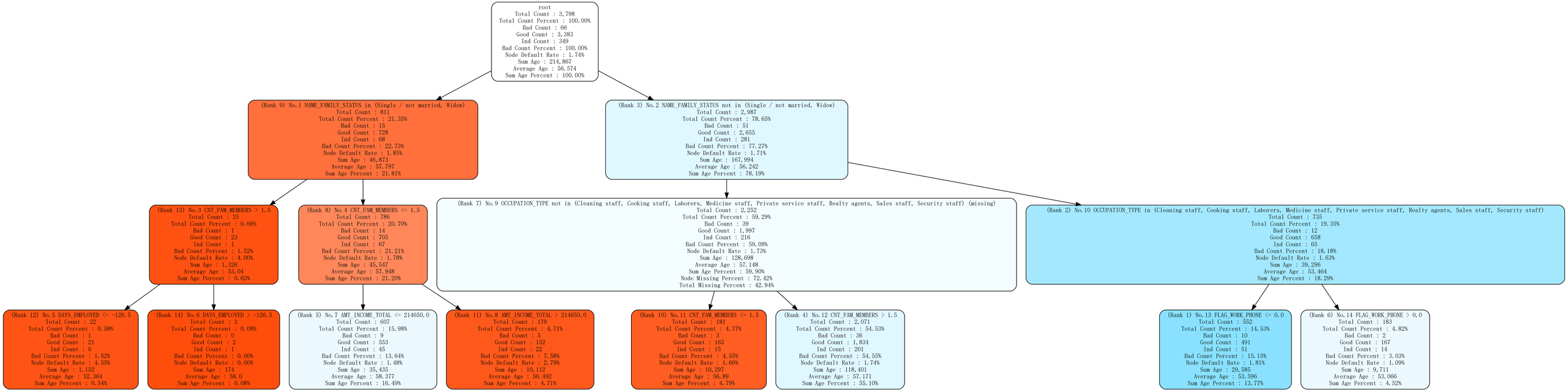
Test Tree: 13 - birth_year | 3 | (-inf, 1972-01-01]



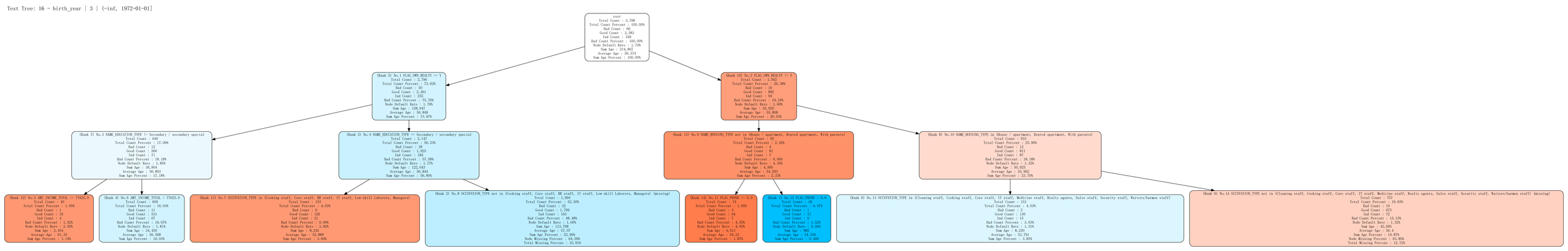
Test Tree: 14 - birth_year | 3 | (-inf, 1972-01-01]



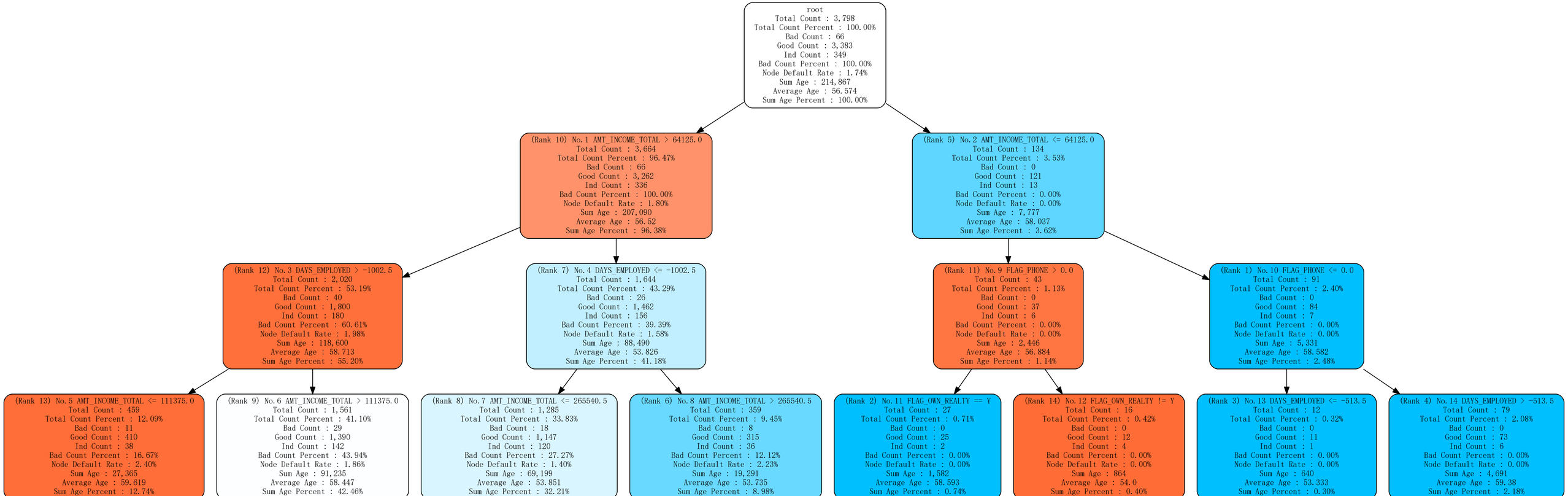
Test Tree: 15 - birth_year | 3 | (-inf, 1972-01-01]



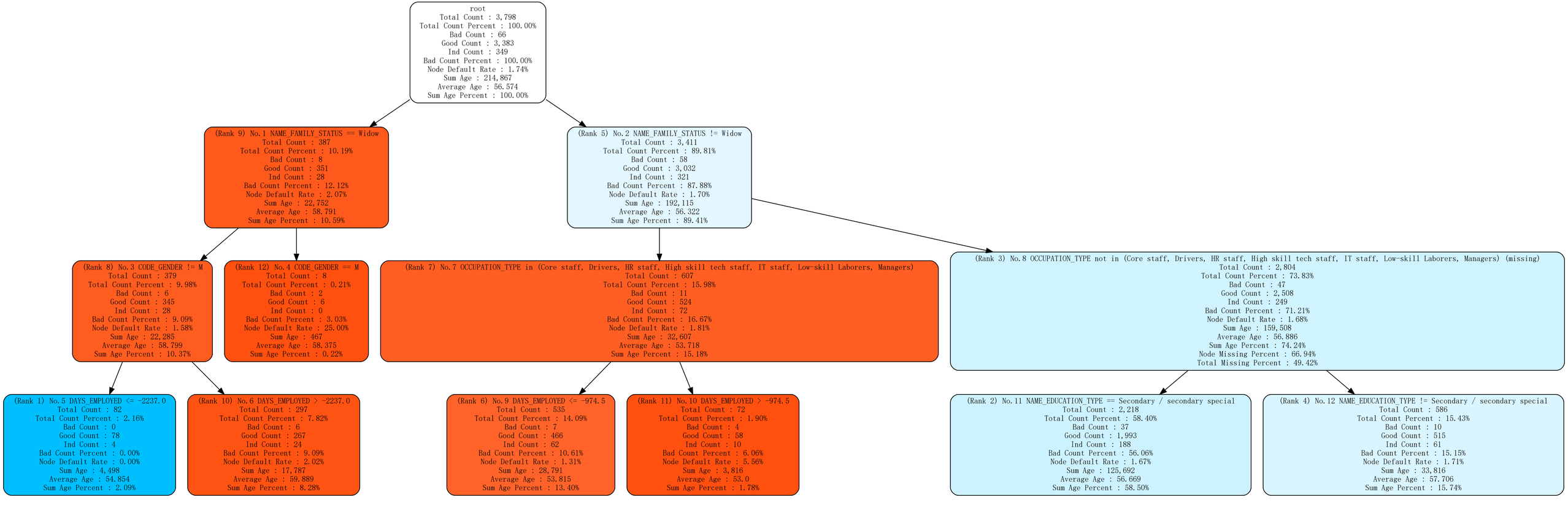
Test Tree: 16 - birth_year | 3 | (-inf, 1972-01-01]



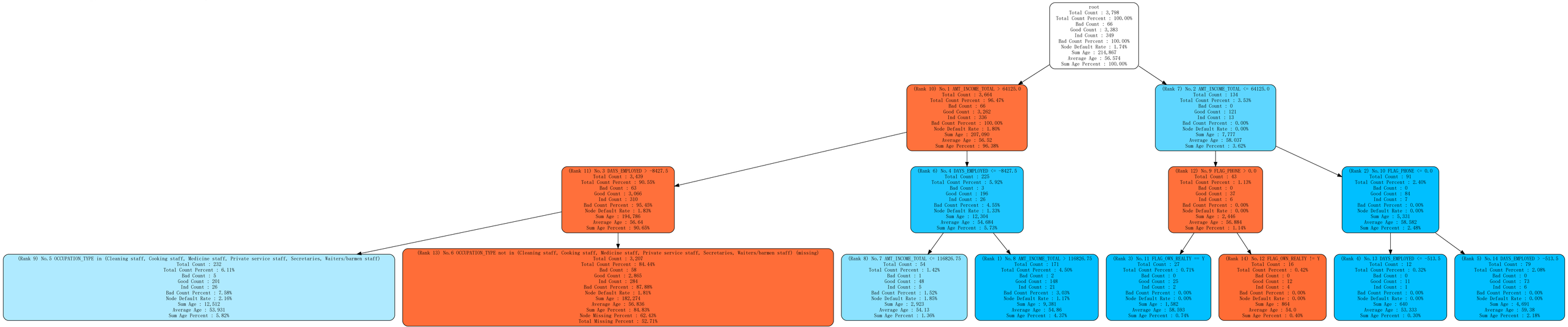
Test Tree: 17 - birth_year | 3 | (-inf, 1972-01-01]



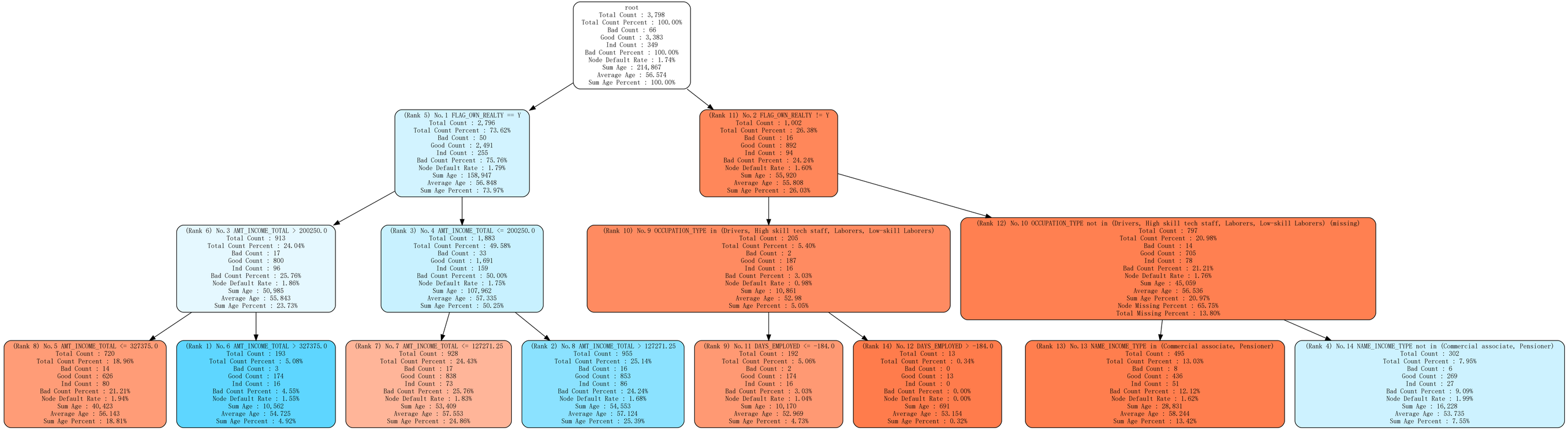
Test Tree: 18 - birth_year | 3 | (-inf, 1972-01-01]



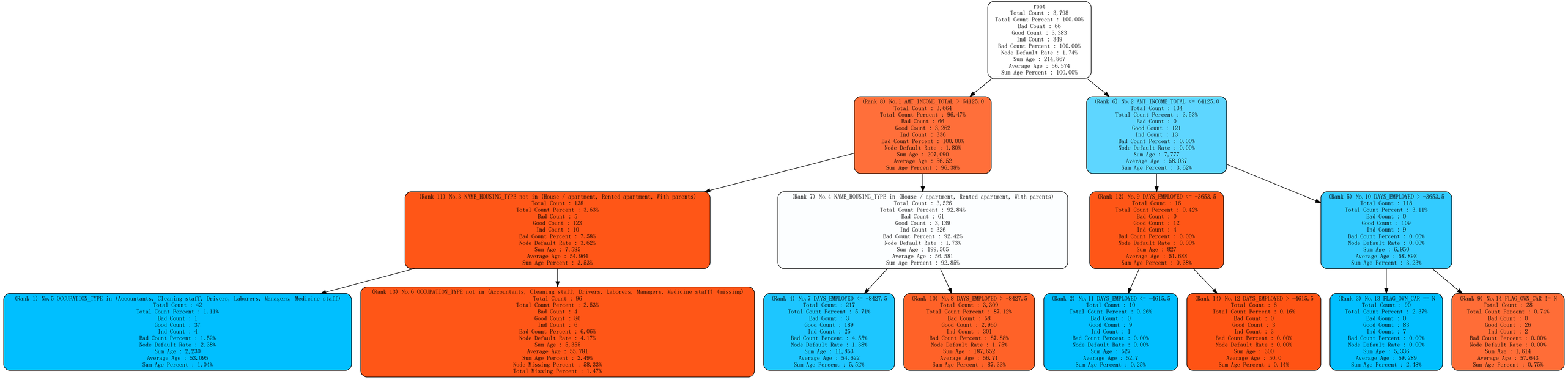
Test Tree: 19 - birth_year | 3 | (-inf, 1972-01-01]



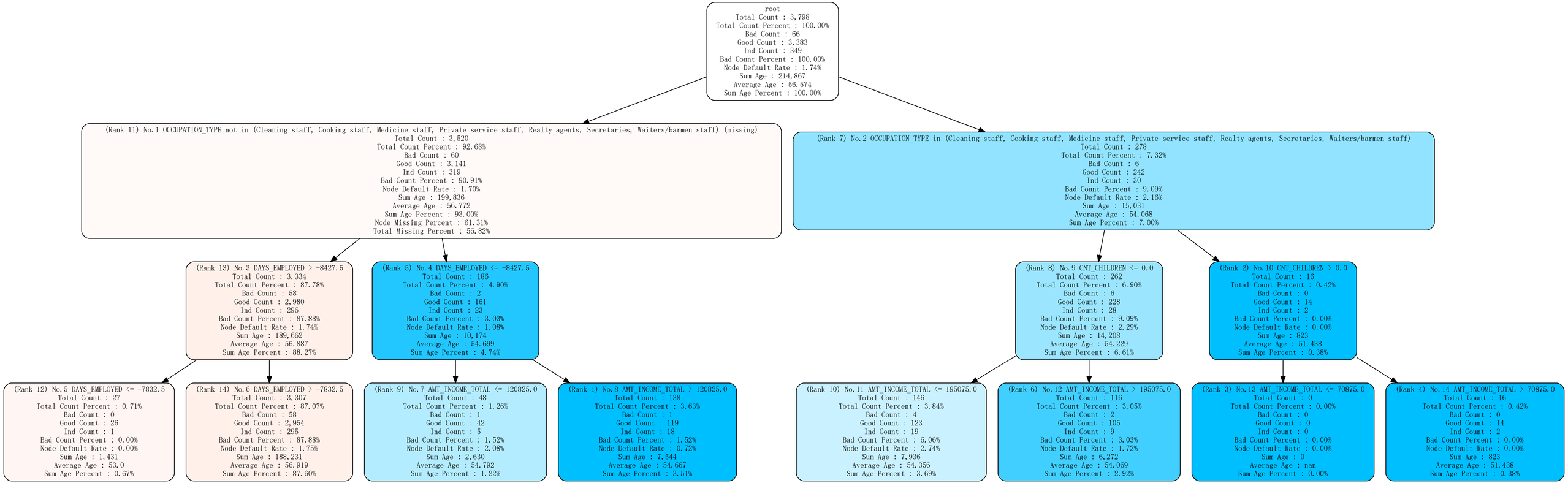
Test Tree: 20 - birth_year | 3 | (-inf, 1972-01-01]

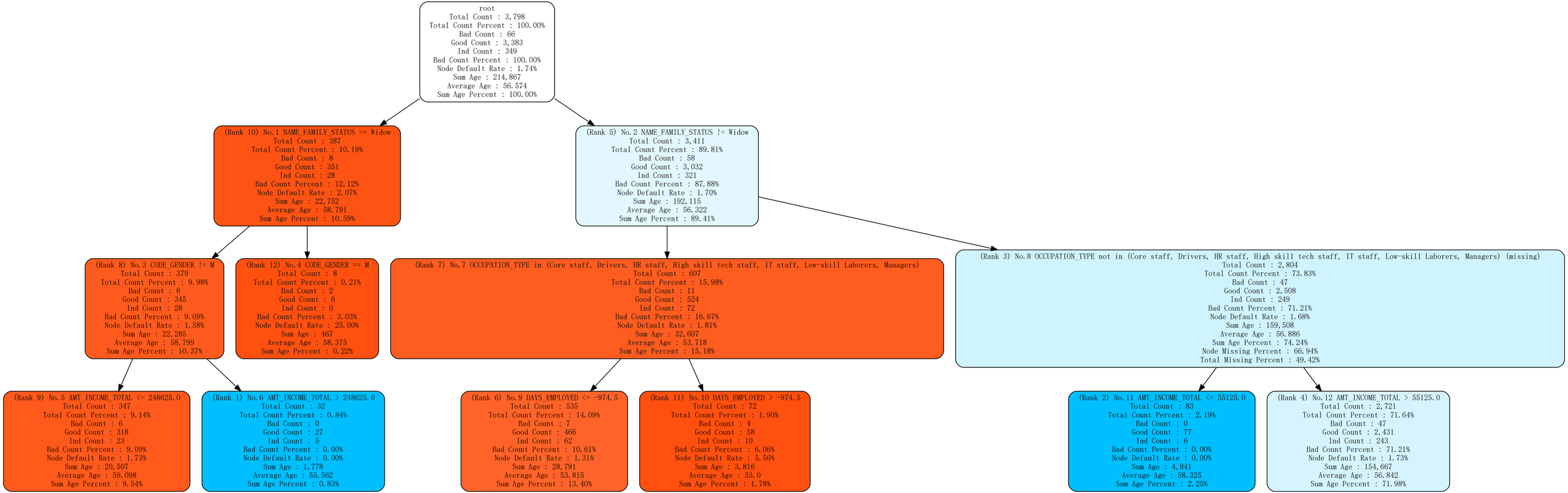


Test Tree: 21 - birth_year | 3 | (-inf, 1972-01-01]

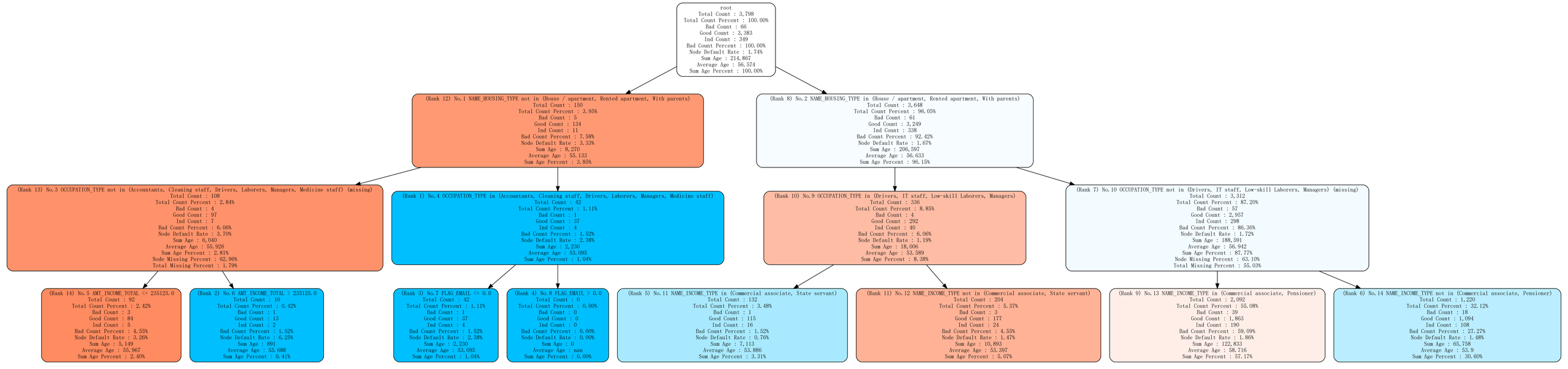


Test Tree: 22 - birth_year | 3 | (-inf, 1972-01-01]

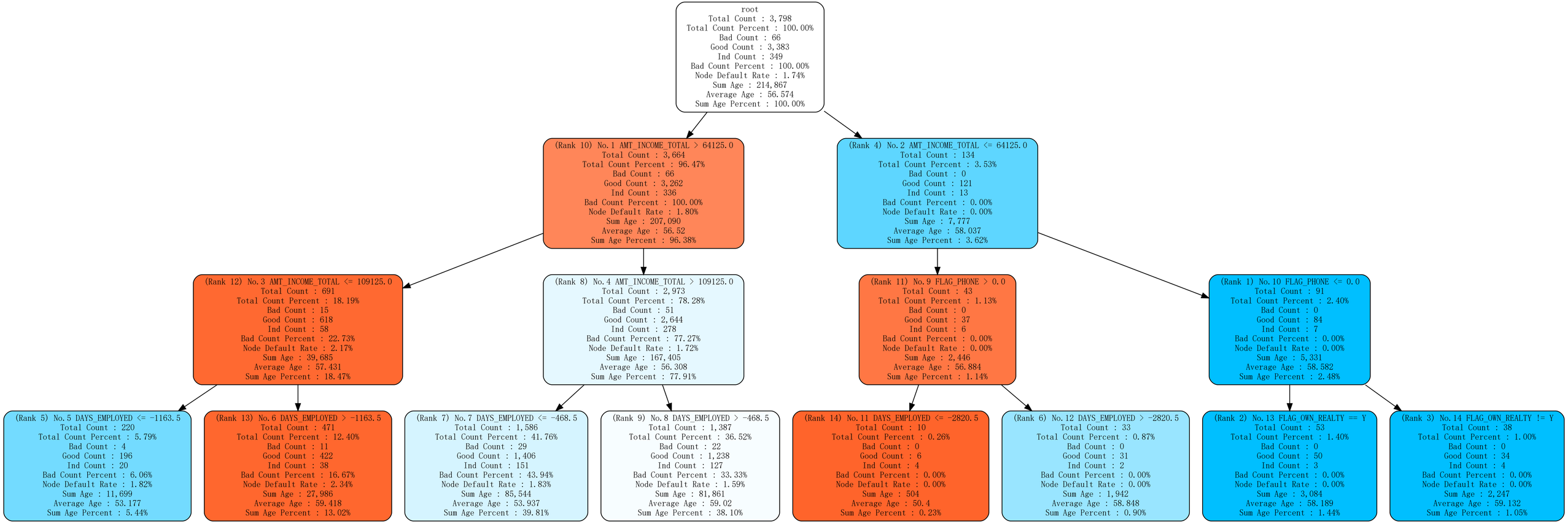



Test Tree: 23 - birth_year | 3 | (-inf, 1972-01-01]
root
Total Count : 3,798
Total Count Percent : 100.00%
Bad Count : 66
Good Count : 3,383
Ind Count : 349
Bad Count Percent : 100.00%
Node Default Rate : 1.74%
Sum Age : 214,867
Average Age : 56.574
Sum Age Percent : 100.00%
(Rank 10) No.1 NAME_FAMILY_STATUS == Widow
Total Count : 387
Total Count Percent : 10.19%
Bad Count : 8
Good Count : 351
Ind Count : 28
Bad Count Percent : 12.12%
Node Default Rate : 2.07%
Sum Age : 22,752
Average Age : 58.791
Sum Age Percent : 10.59%
(Rank 5) No.2 NAME_FAMILY_STATUS != Widow
Total Count : 3,411
Total Count Percent : 89.81%
Bad Count : 58
Good Count : 3,032
Ind Count : 321
Bad Count Percent : 87.88%
Node Default Rate : 1.70%
Sum Age : 192,115
Average Age : 56.322
Sum Age Percent : 89.41%
(Rank 8) No.3 CODE_GENDER != M
Total Count : 379
Total Count Percent : 9.98%
Bad Count : 6
Good Count : 345
Ind Count : 28
Bad Count Percent : 9.09%
Node Default Rate : 1.58%
Sum Age : 22,285
Average Age : 58.799
Sum Age Percent : 10.37%
(Rank 12) No.4 CODE_GENDER == M
Total Count : 8
Total Count Percent : 0.21%
Bad Count : 2
Good Count : 6
Ind Count : 0
Bad Count Percent : 3.03%
Node Default Rate : 25.00%
Sum Age : 467
Average Age : 58.375
Sum Age Percent : 0.22%
(Rank 7) No.7 OCCUPATION_TYPE in (Core staff, Drivers, HR staff, High skill tech staff, IT staff, Low-skill Laborers, Managers)
Total Count : 607
Total Count Percent : 15.98%
Bad Count : 11
Good Count : 524
Ind Count : 72
Bad Count Percent : 16.67%
Node Default Rate : 1.81%
Sum Age : 32,607
Average Age : 53.718
Sum Age Percent : 15.18%
(Rank 3) No.8 OCCUPATION_TYPE not in (Core staff, Drivers, HR staff, High skill tech staff, IT staff, Low-skill Laborers, Managers) (missing)
Total Count : 2,804
Total Count Percent : 73.83%
Bad Count : 47
Good Count : 2,508
Ind Count : 249
Bad Count Percent : 71.21%
Node Default Rate : 1.68%
Sum Age : 159,508
Average Age : 56.886
Sum Age Percent : 74.24%
Node Missing Percent : 66.94%
Total Missing Percent : 49.42%
(Rank 9) No.5 AMT_INCOME_TOTAL <= 248625.0
Total Count : 347
Total Count Percent : 9.14%
Bad Count : 6
Good Count : 318
Ind Count : 23
Bad Count Percent : 9.09%
Node Default Rate : 1.73%
Sum Age : 20,507
Average Age : 59.098
Sum Age Percent : 9.54%
(Rank 1) No.6 AMT_INCOME_TOTAL > 248625.0
Total Count : 32
Total Count Percent : 0.84%
Bad Count : 0
Good Count : 27
Ind Count : 5
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 1,778
Average Age : 55.562
Sum Age Percent : 0.83%
(Rank 6) No.9 DAYS_EMPLOYED <= -974.5
Total Count : 535
Total Count Percent : 14.09%
Bad Count : 7
Good Count : 466
Ind Count : 62
Bad Count Percent : 10.61%
Node Default Rate : 1.31%
Sum Age : 28,791
Average Age : 53.815
Sum Age Percent : 13.40%
(Rank 11) No.10 DAYS_EMPLOYED > -974.5
Total Count : 72
Total Count Percent : 1.90%
Bad Count : 4
Good Count : 58
Ind Count : 10
Bad Count Percent : 6.06%
Node Default Rate : 5.56%
Sum Age : 3,816
Average Age : 53.0
Sum Age Percent : 1.78%
(Rank 2) No.11 AMT_INCOME_TOTAL <= 55125.0
Total Count : 83
Total Count Percent : 2.19%
Bad Count : 0
Good Count : 77
Ind Count : 6
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 4,841
Average Age : 58.325
Sum Age Percent : 2.25%
(Rank 4) No.12 AMT_INCOME_TOTAL > 55125.0
Total Count : 2,721
Total Count Percent : 71.64%
Bad Count : 47
Good Count : 2,431
Ind Count : 243
Bad Count Percent : 71.21%
Node Default Rate : 1.73%
Sum Age : 154,667
Average Age : 56.842
Sum Age Percent : 71.98%

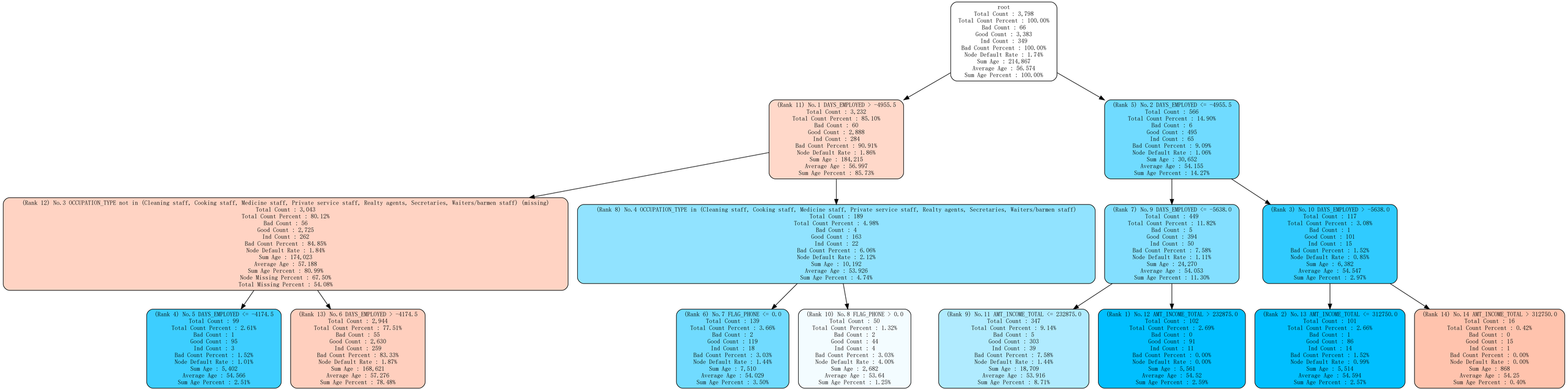
Test Tree: 24 - birth_year | 3 | (-inf, 1972-01-01]



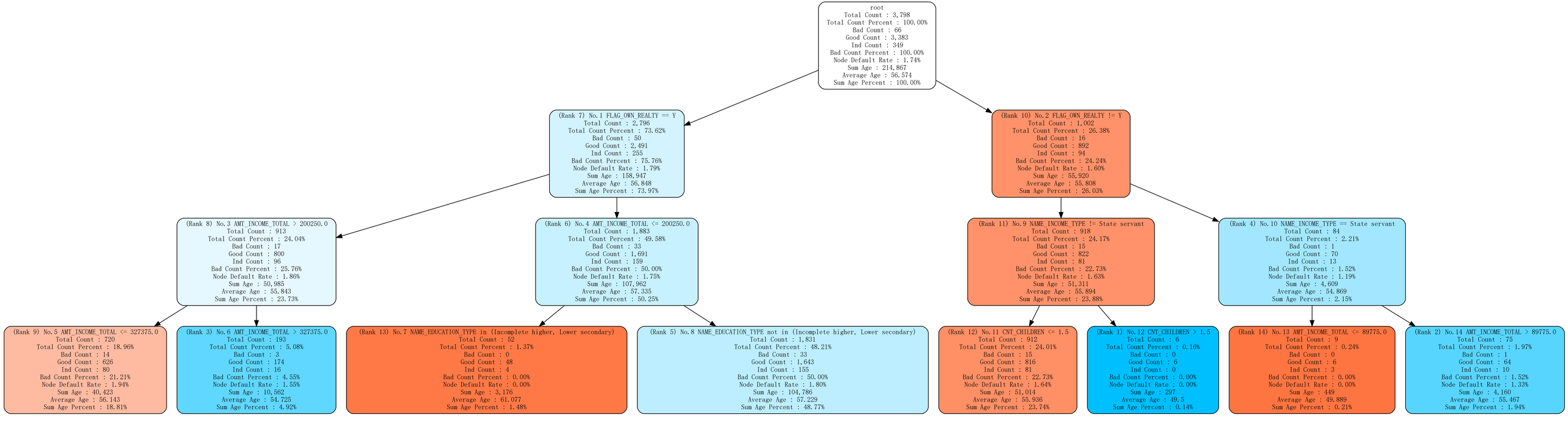
Test Tree: 25 - birth_year | 3 | (-inf, 1972-01-01]

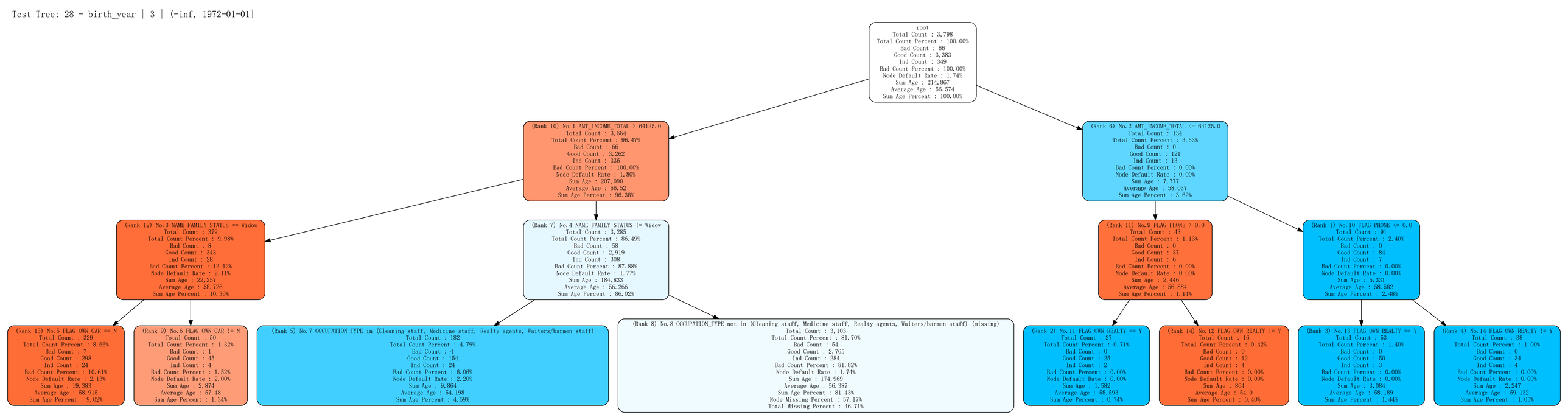


Test Tree: 26 - birth_year | 3 | (-inf, 1972-01-01]

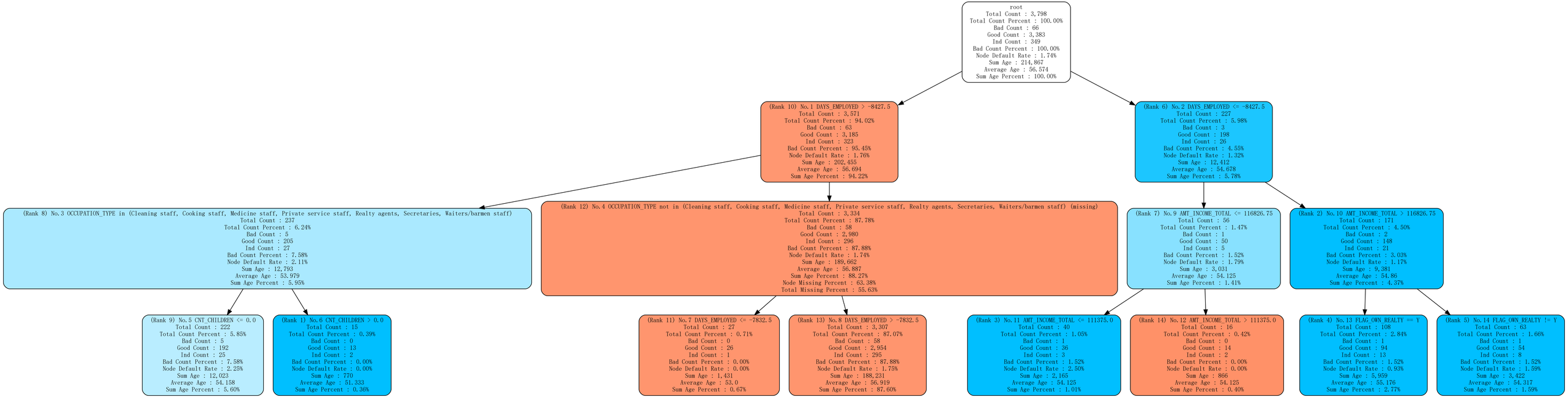


Test Tree: 27 - birth_year | 3 | (-inf, 1972-01-01]

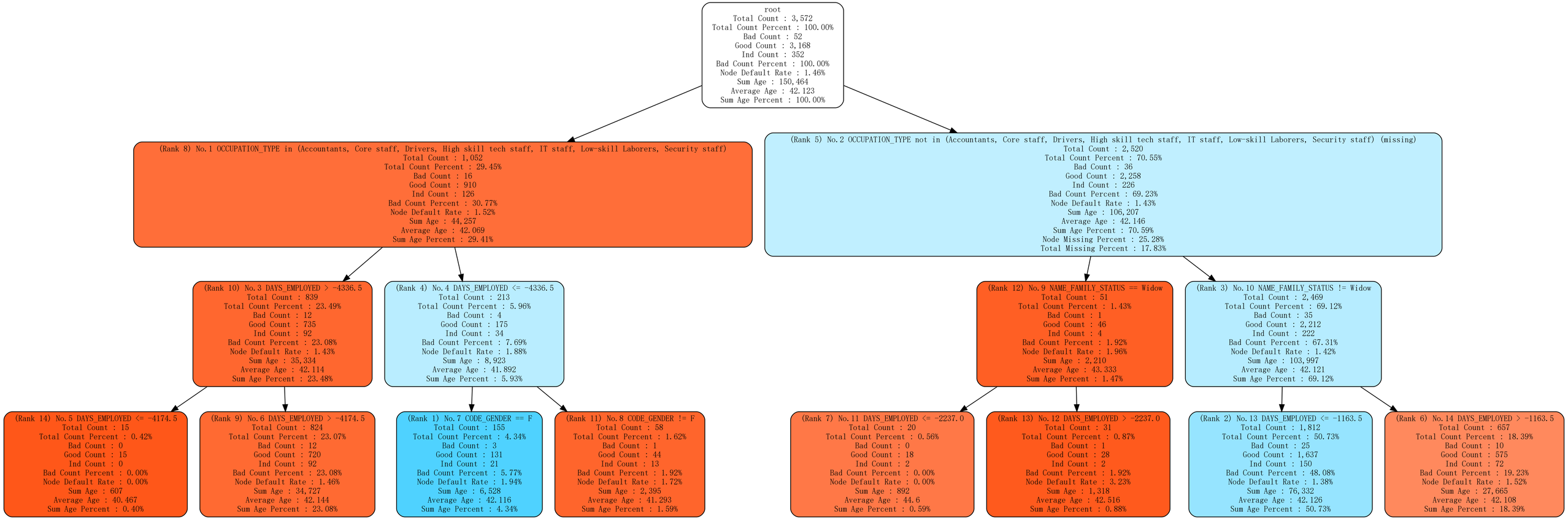



Test Tree: 28 - birth_year | 3 | (-inf, 1972-01-01]
root
Total Count : 3,798
Total Count Percent : 100.00%
Bad Count : 66
Good Count : 3,383
Ind Count : 349
Bad Count Percent : 100.00%
Node Default Rate : 1.74%
Sum Age : 214,867
Average Age : 56.574
Sum Age Percent : 100.00%
(Rank 10) No.1 AMT_INCOME_TOTAL > 64125.0
Total Count : 3,664
Total Count Percent : 96.47%
Bad Count : 66
Good Count : 3,262
Ind Count : 336
Bad Count Percent : 100.00%
Node Default Rate : 1.80%
Sum Age : 207,090
Average Age : 56.52
Sum Age Percent : 96.38%
(Rank 6) No.2 AMT_INCOME_TOTAL <= 64125.0
Total Count : 134
Total Count Percent : 3.53%
Bad Count : 0
Good Count : 121
Ind Count : 13
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 7,777
Average Age : 58.037
Sum Age Percent : 3.62%
(Rank 12) No.3 NAME_FAMILY_STATUS == Widow
Total Count : 379
Total Count Percent : 9.98%
Bad Count : 8
Good Count : 343
Ind Count : 28
Bad Count Percent : 12.12%
Node Default Rate : 2.11%
Sum Age : 22,257
Average Age : 58.726
Sum Age Percent : 10.36%
(Rank 7) No.4 NAME_FAMILY_STATUS != Widow
Total Count : 3,285
Total Count Percent : 86.49%
Bad Count : 58
Good Count : 2,919
Ind Count : 308
Bad Count Percent : 87.88%
Node Default Rate : 1.77%
Sum Age : 184,833
Average Age : 56.266
Sum Age Percent : 86.02%
(Rank 11) No.9 FLAG_PHONE > 0.0
Total Count : 43
Total Count Percent : 1.13%
Bad Count : 0
Good Count : 37
Ind Count : 6
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 2,446
Average Age : 56.884
Sum Age Percent : 1.14%
(Rank 1) No.10 FLAG_PHONE <= 0.0
Total Count : 91
Total Count Percent : 2.40%
Bad Count : 0
Good Count : 84
Ind Count : 7
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 5,331
Average Age : 58.582
Sum Age Percent : 2.48%
(Rank 13) No.5 FLAG_OWN_CAR == N
Total Count : 329
Total Count Percent : 8.66%
Bad Count : 7
Good Count : 298
Ind Count : 24
Bad Count Percent : 10.61%
Node Default Rate : 2.13%
Sum Age : 19,383
Average Age : 58.915
Sum Age Percent : 9.02%
(Rank 9) No.6 FLAG_OWN_CAR != N
Total Count : 50
Total Count Percent : 1.32%
Bad Count : 1
Good Count : 45
Ind Count : 4
Bad Count Percent : 1.52%
Node Default Rate : 2.00%
Sum Age : 2,874
Average Age : 57.48
Sum Age Percent : 1.34%
(Rank 5) No.7 OCCUPATION_TYPE in (Cleaning staff, Medicine staff, Realty agents, Waiters/barmen staff)
Total Count : 182
Total Count Percent : 4.79%
Bad Count : 4
Good Count : 154
Ind Count : 24
Bad Count Percent : 6.06%
Node Default Rate : 2.20%
Sum Age : 9,864
Average Age : 54.198
Sum Age Percent : 4.59%
(Rank 8) No.8 OCCUPATION_TYPE not in (Cleaning staff, Medicine staff, Realty agents, Waiters/barmen staff) (missing)
Total Count : 3,103
Total Count Percent : 81.70%
Bad Count : 54
Good Count : 2,765
Ind Count : 284
Bad Count Percent : 81.82%
Node Default Rate : 1.74%
Sum Age : 174,969
Average Age : 56.387
Sum Age Percent : 81.43%
Node Missing Percent : 57.17%
Total Missing Percent : 46.71%
(Rank 2) No.11 FLAG_OWN_REALTY == Y
Total Count : 27
Total Count Percent : 0.71%
Bad Count : 0
Good Count : 25
Ind Count : 2
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 1,582
Average Age : 58.593
Sum Age Percent : 0.74%
(Rank 14) No.12 FLAG_OWN_REALTY != Y
Total Count : 16
Total Count Percent : 0.42%
Bad Count : 0
Good Count : 12
Ind Count : 4
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 864
Average Age : 54.0
Sum Age Percent : 0.40%
(Rank 3) No.13 FLAG_OWN_REALTY == Y
Total Count : 53
Total Count Percent : 1.40%
Bad Count : 0
Good Count : 50
Ind Count : 3
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 3,084
Average Age : 58.189
Sum Age Percent : 1.44%
(Rank 4) No.14 FLAG_OWN_REALTY != Y
Total Count : 38
Total Count Percent : 1.00%
Bad Count : 0
Good Count : 34
Ind Count : 4
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 2,247
Average Age : 59.132
Sum Age Percent : 1.05%

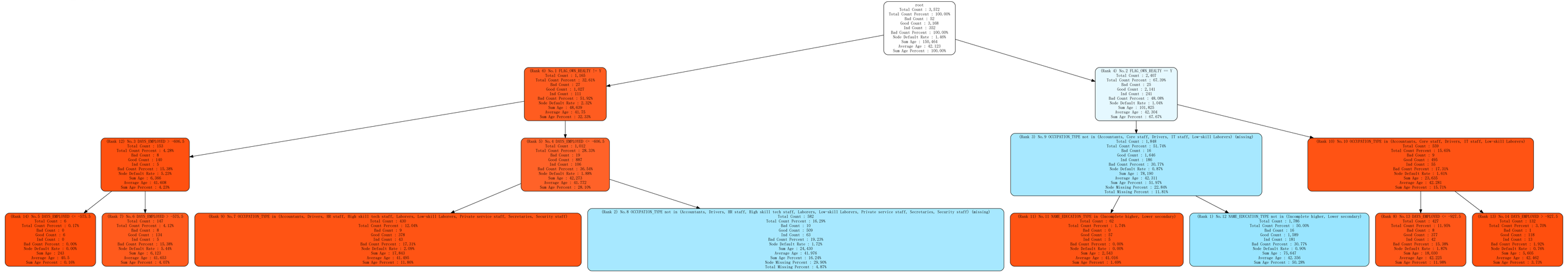
Test Tree: 29 - birth_year | 3 | (-inf, 1972-01-01]



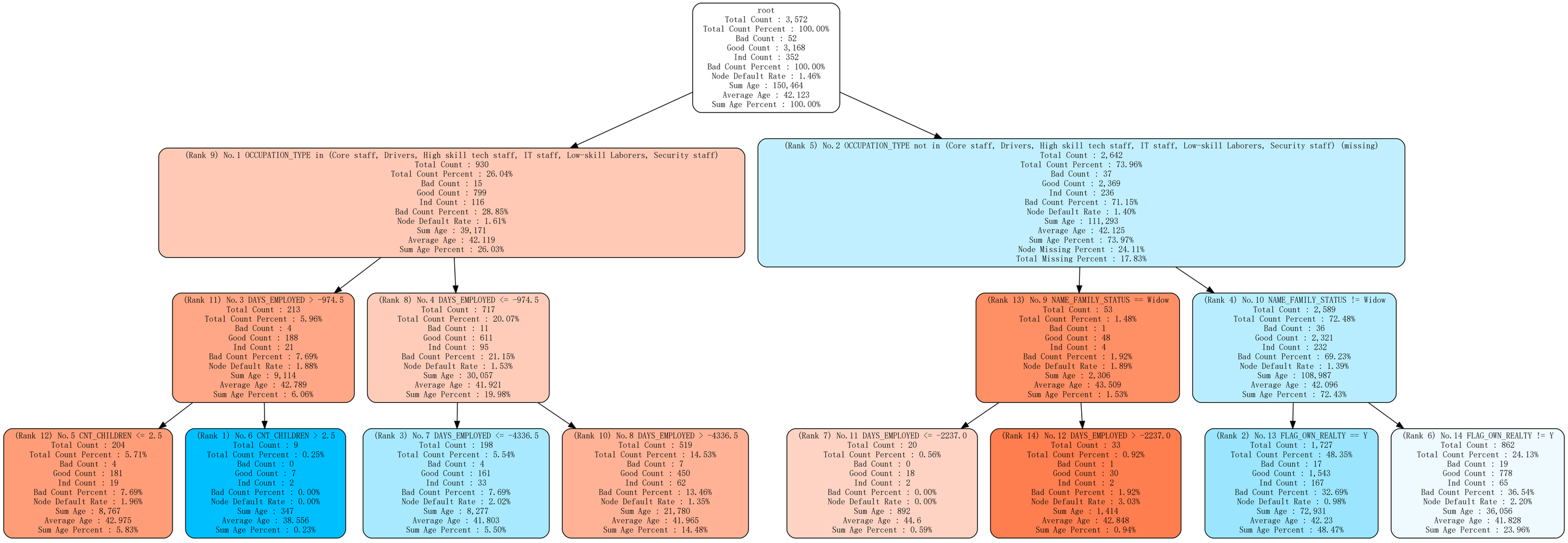
Test Tree: 0 - birth_year | 3 | (1972-01-01, 1984-01-01]



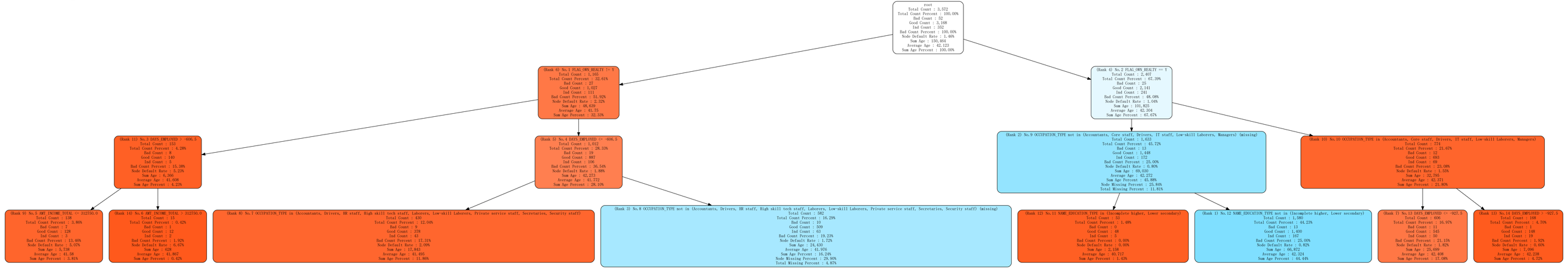
Test Tree: 1 - birth_year | 3 | (1972-01-01, 1984-01-01]



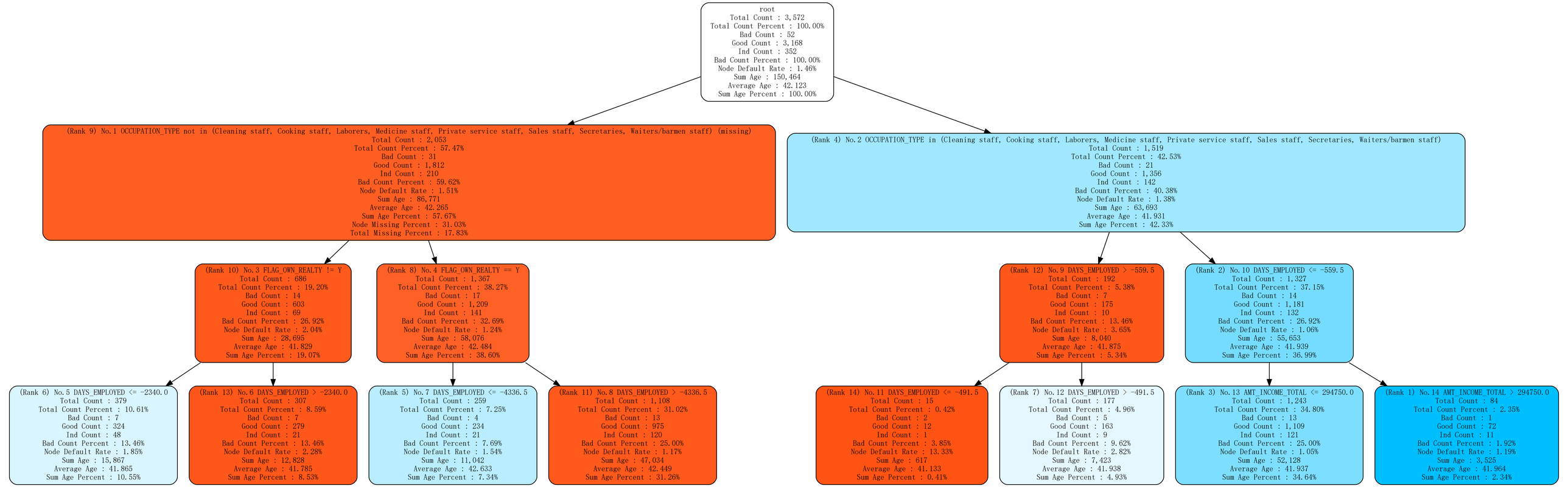
Test Tree: 2 - birth_year | 3 | (1972-01-01, 1984-01-01]



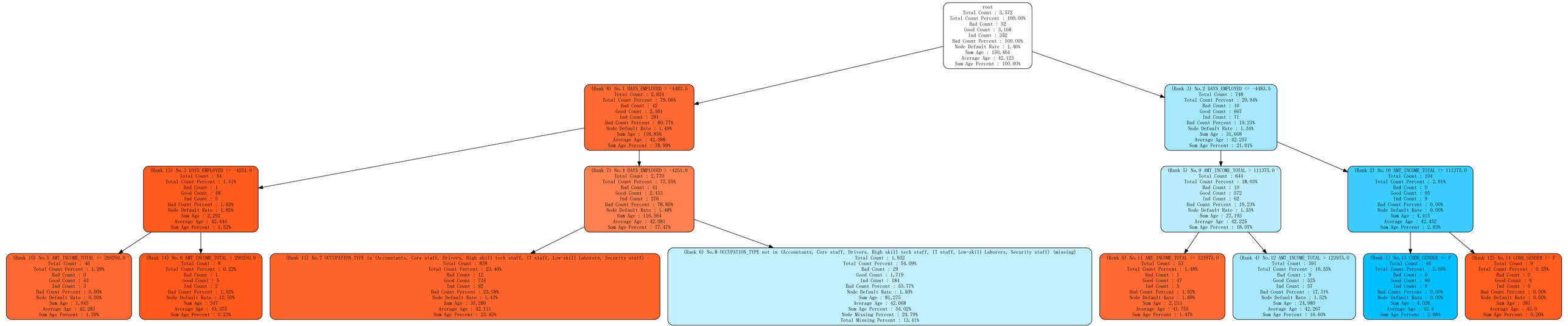
Test Tree: 3 - birth_year | 3 | (1972-01-01, 1984-01-01]



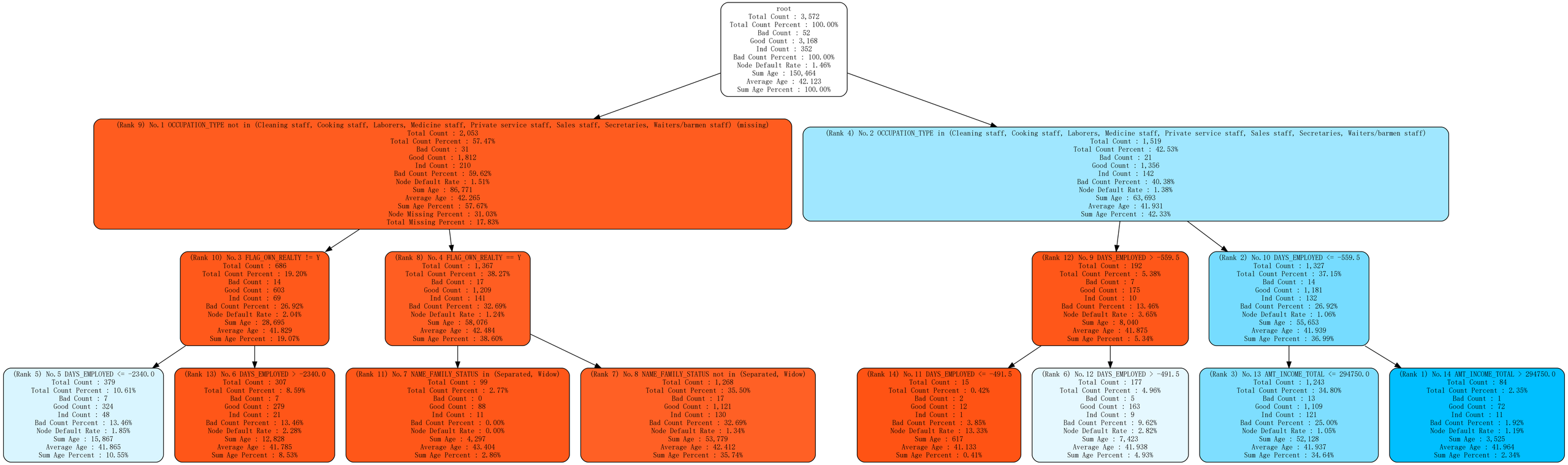
Test Tree: 4 - birth_year | 3 | (1972-01-01, 1984-01-01]



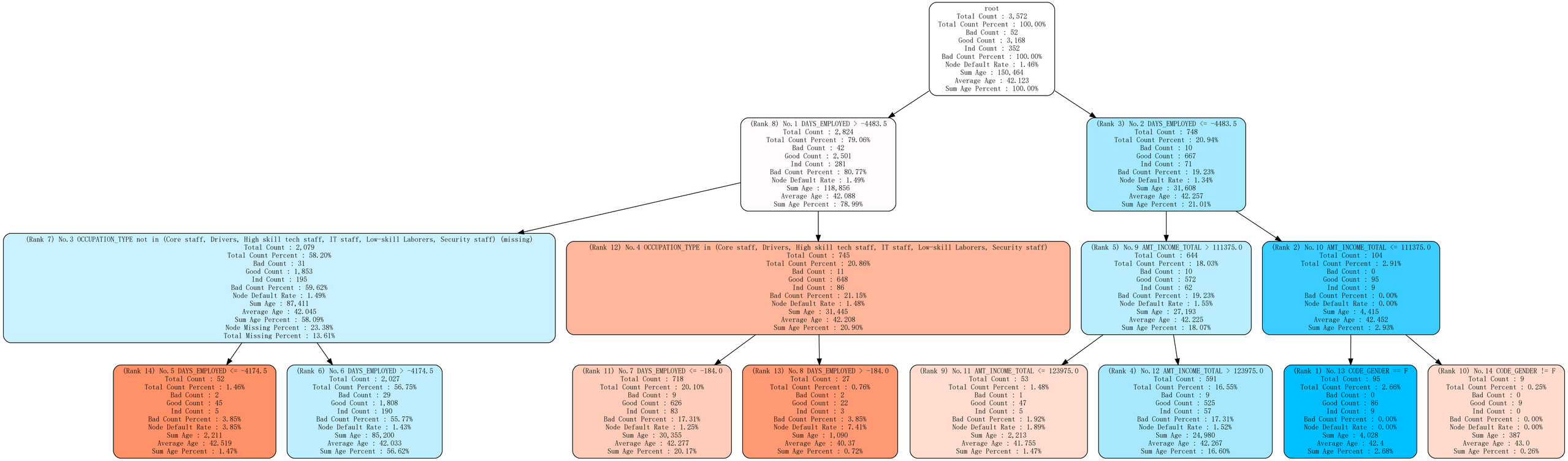
Test Tree: 5 - birth_year | 3 | (1972-01-01, 1984-01-01]



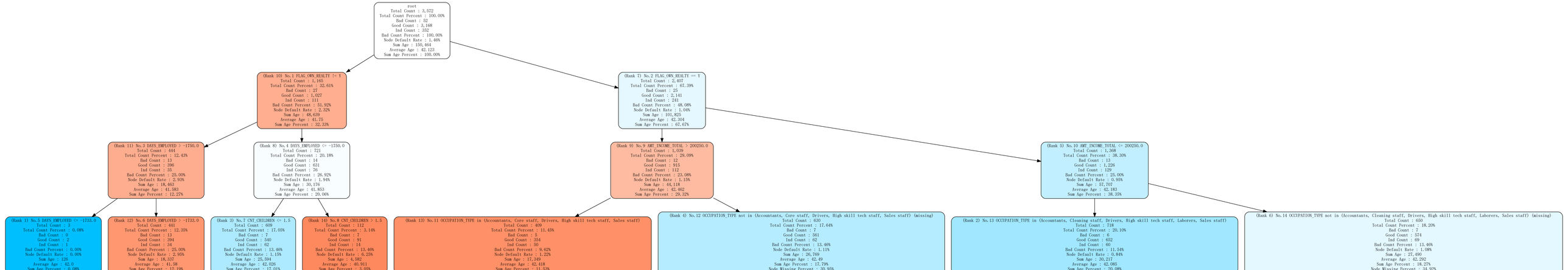
Test Tree: 6 - birth_year | 3 | (1972-01-01, 1984-01-01]



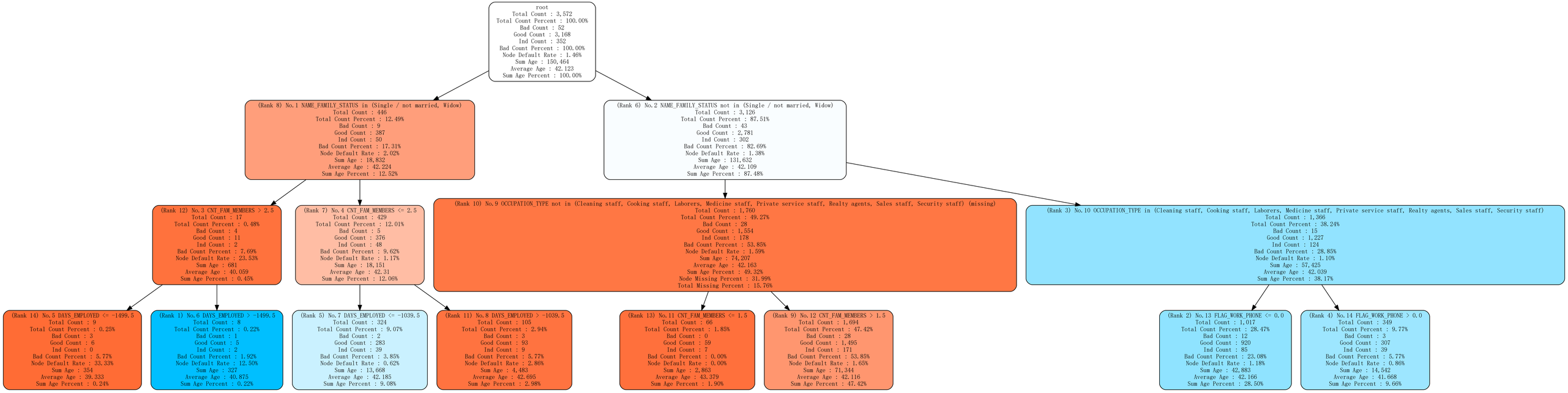
Test Tree: 7 - birth_year | 3 | (1972-01-01, 1984-01-01]



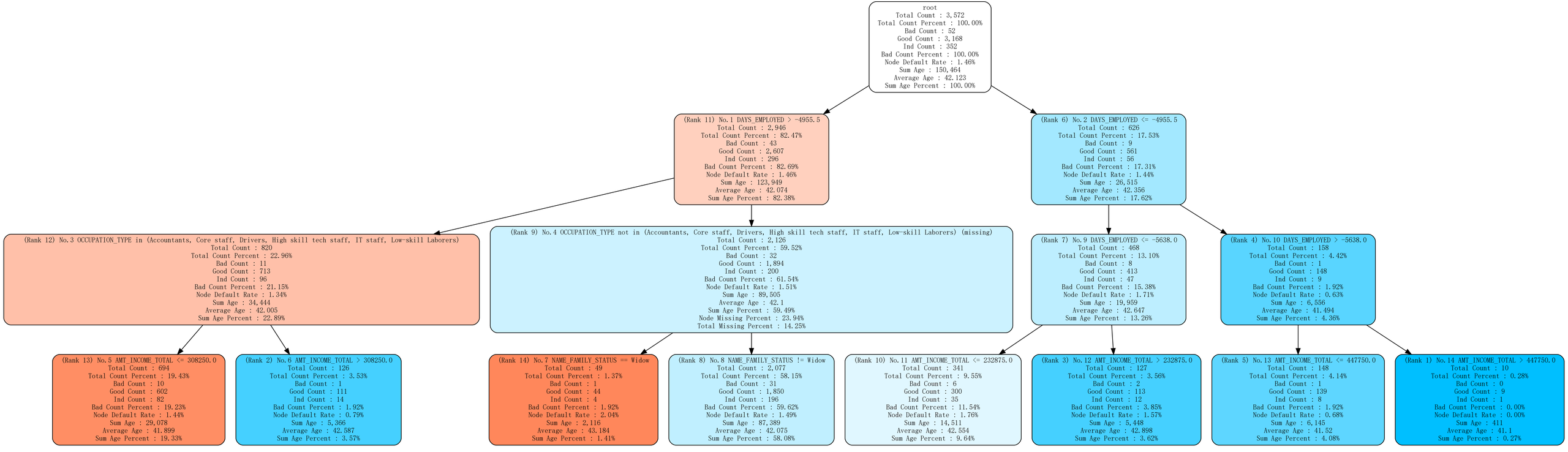
Test Tree: 8 - birth_year | 3 | (1972-01-01, 1984-01-01]



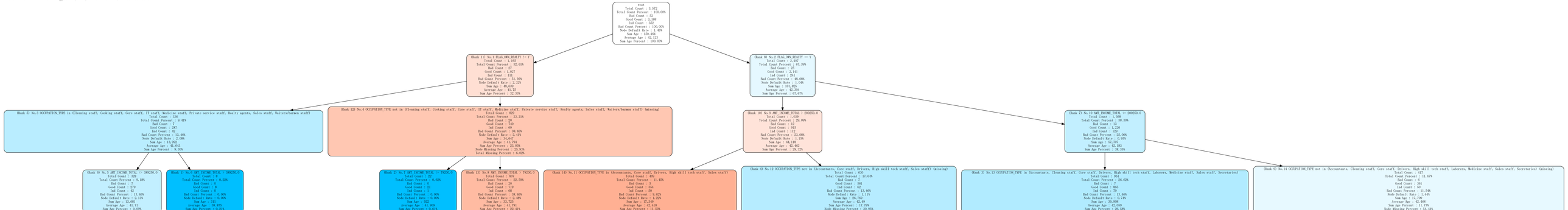
Test Tree: 9 - birth_year | 3 | (1972-01-01, 1984-01-01]



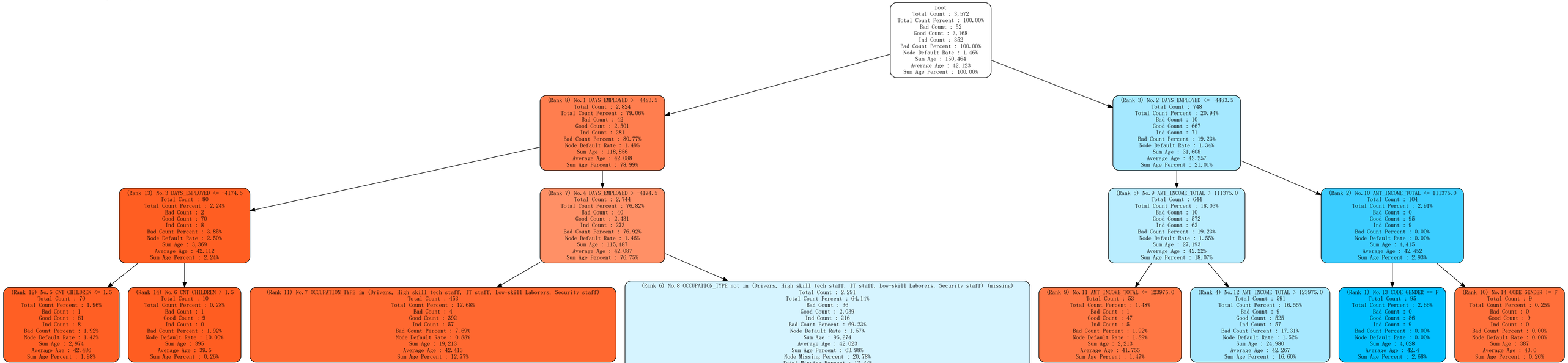
Test Tree: 10 - birth_year | 3 | (1972-01-01, 1984-01-01]



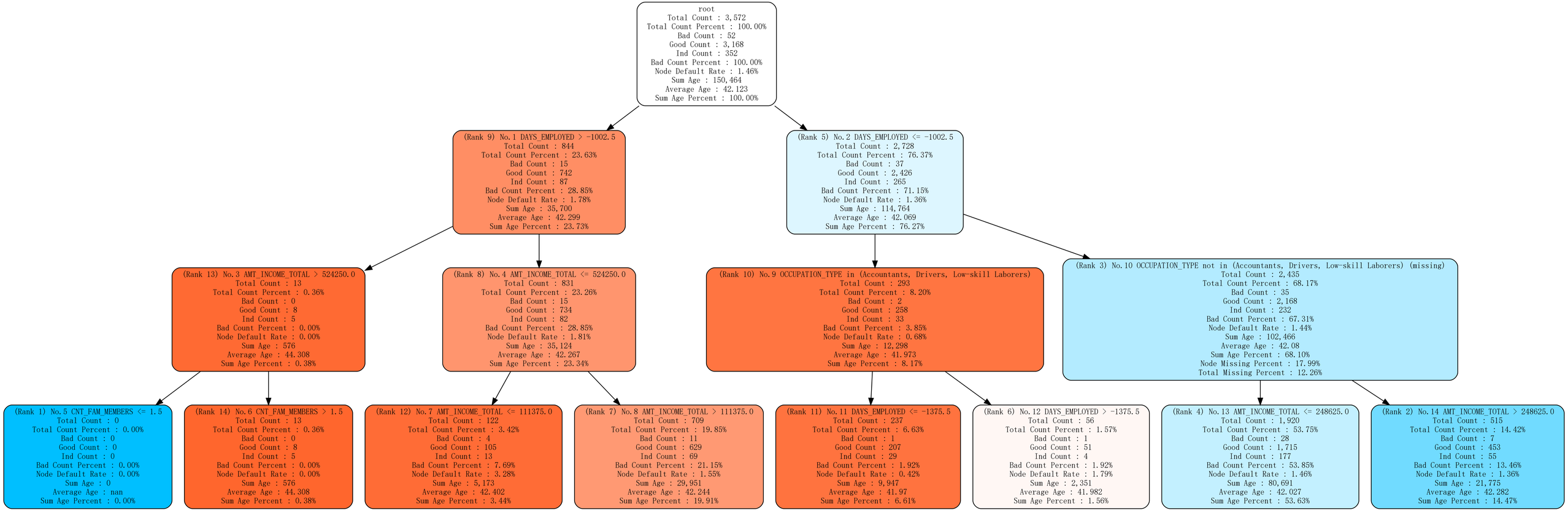
Test Tree: 11 - birth_year | 3 | (1972-01-01, 1984-01-01]



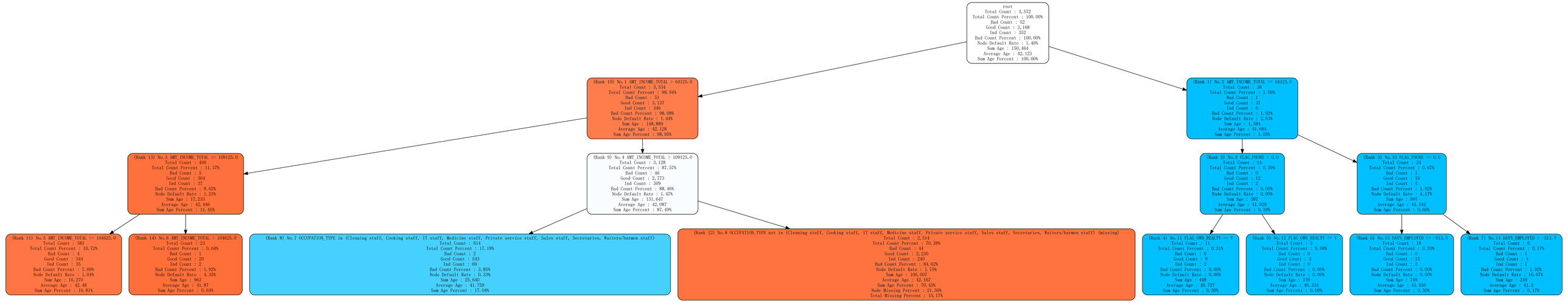
Test Tree: 12 - birth_year | 3 | (1972-01-01, 1984-01-01]



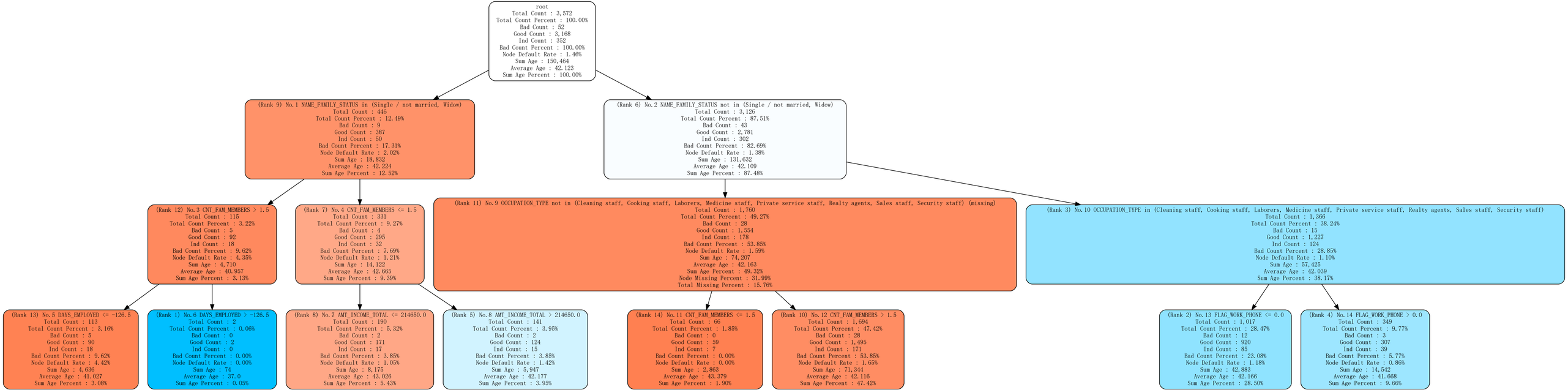
Test Tree: 13 - birth_year | 3 | (1972-01-01, 1984-01-01]



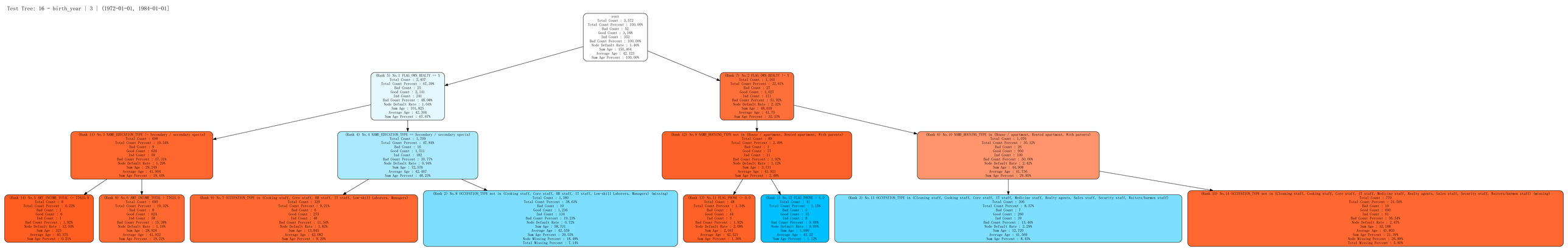
Test Tree: 14 - birth_year | 3 | (1972-01-01, 1984-01-01]



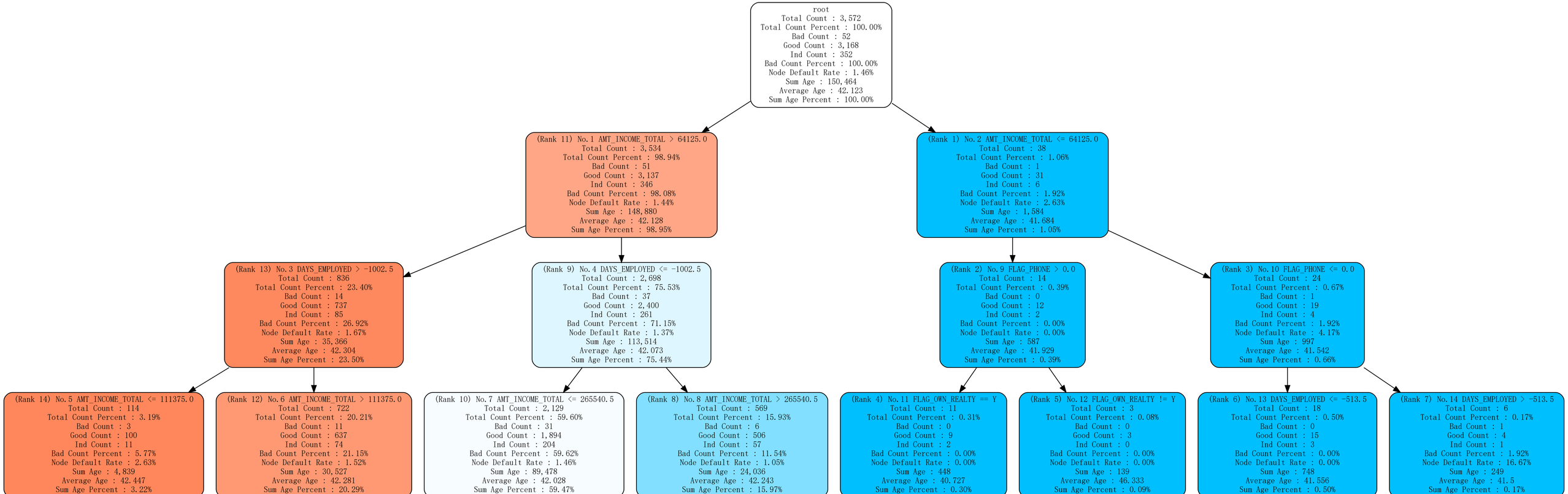
Test Tree: 15 - birth_year | 3 | (1972-01-01, 1984-01-01]



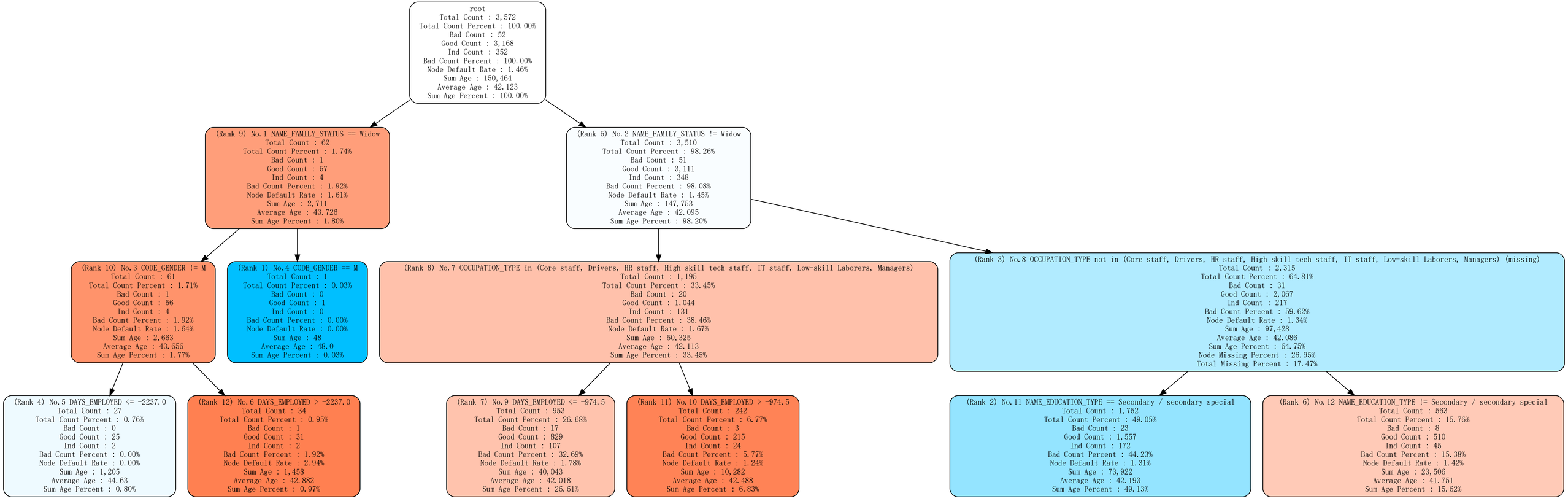
Test Tree: 16 - birth_year | 3 | (1972-01-01, 1984-01-01]



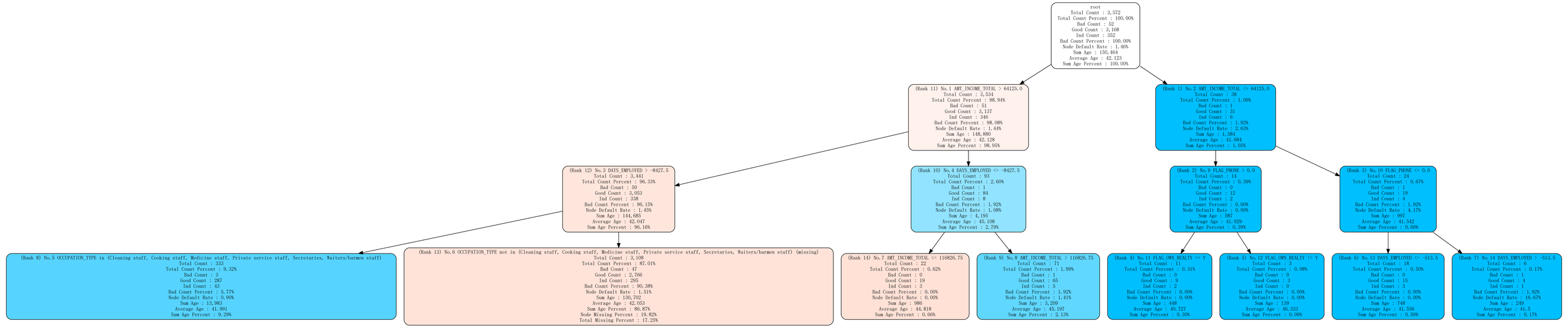
Test Tree: 17 - birth_year | 3 | (1972-01-01, 1984-01-01]



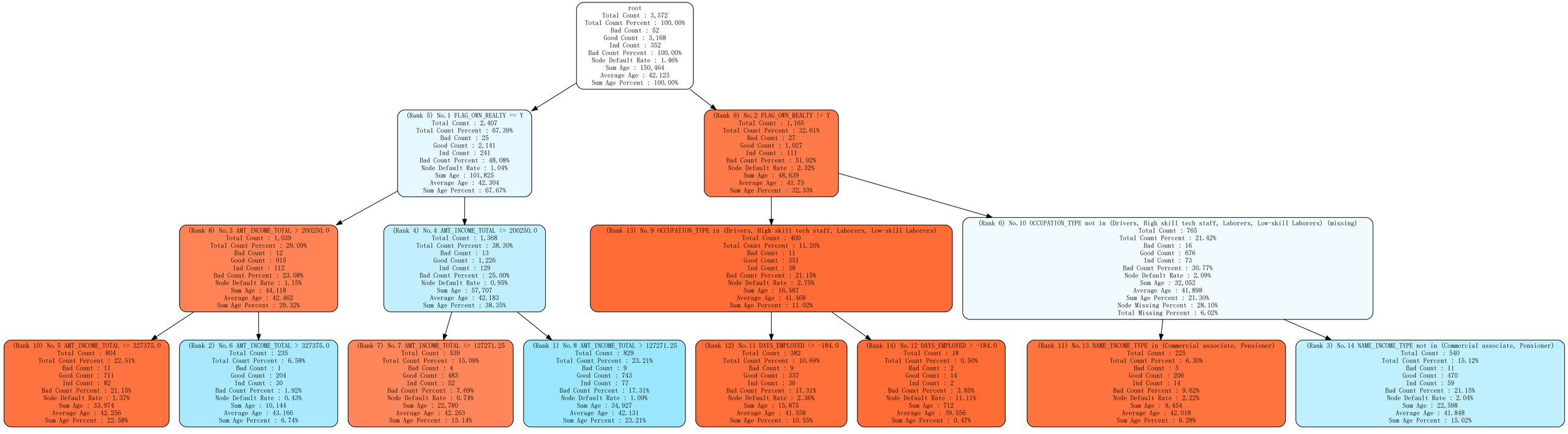
Test Tree: 18 - birth_year | 3 | (1972-01-01, 1984-01-01]



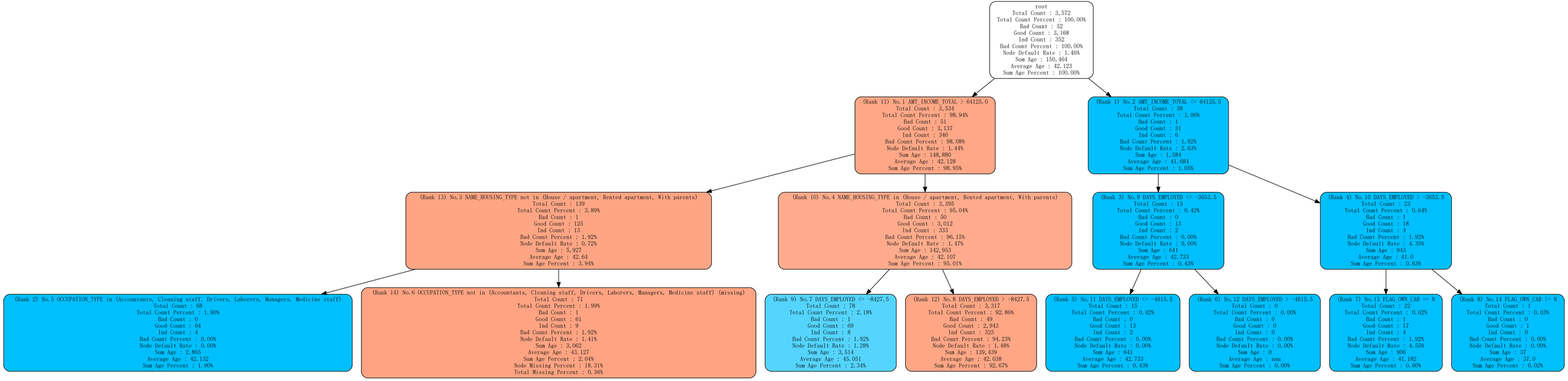
Test Tree: 19 - birth_year | 3 | (1972-01-01, 1984-01-01]



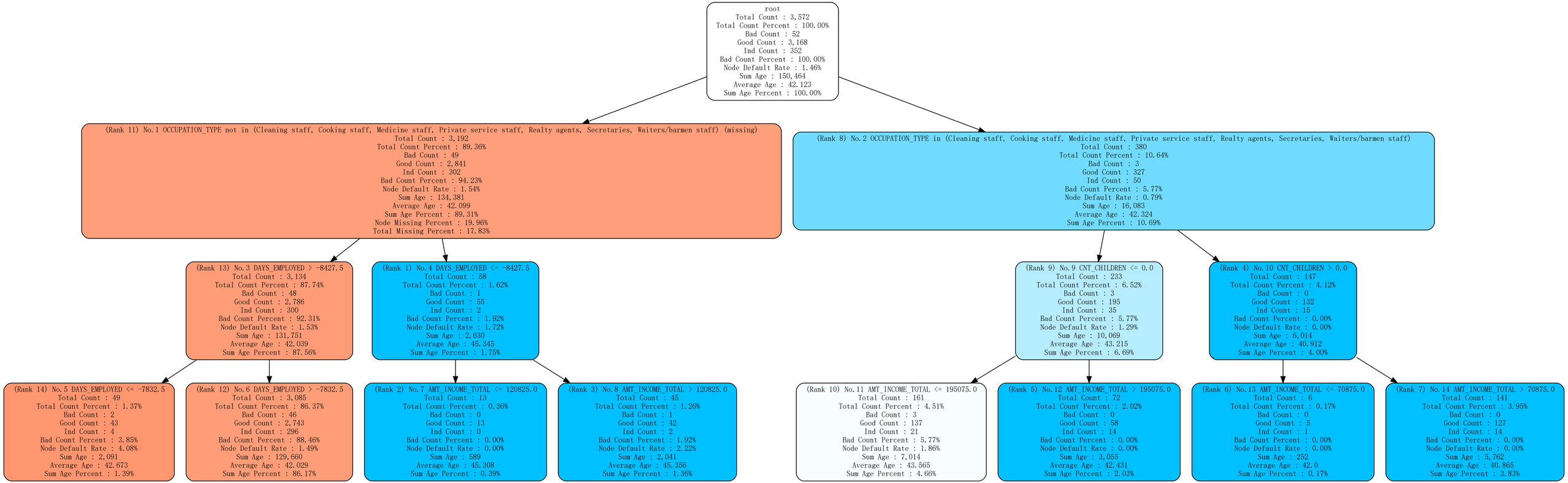
Test Tree: 20 - birth_year | 3 | (1972-01-01, 1984-01-01]



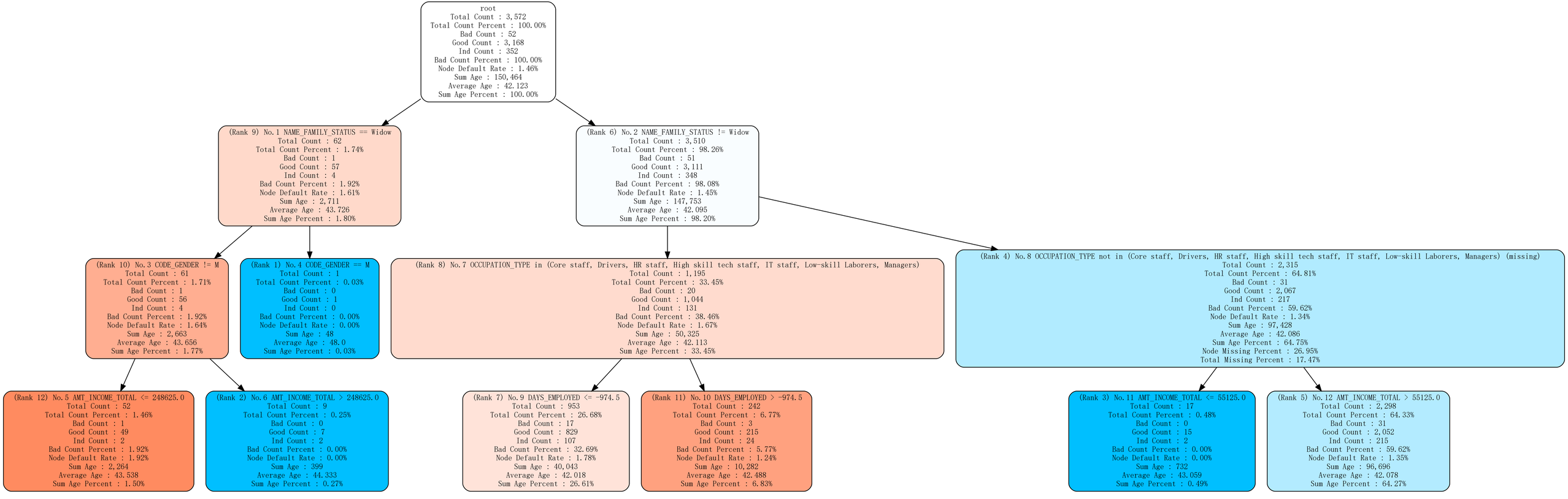
Test Tree: 21 - birth_year | 3 | (1972-01-01, 1984-01-01]



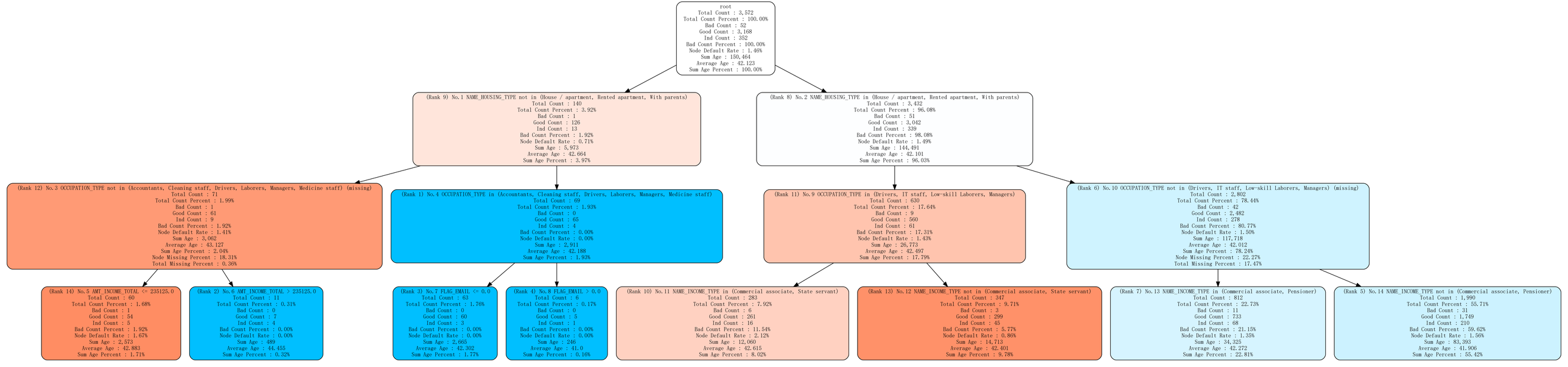
Test Tree: 22 - birth_year | 3 | (1972-01-01, 1984-01-01]



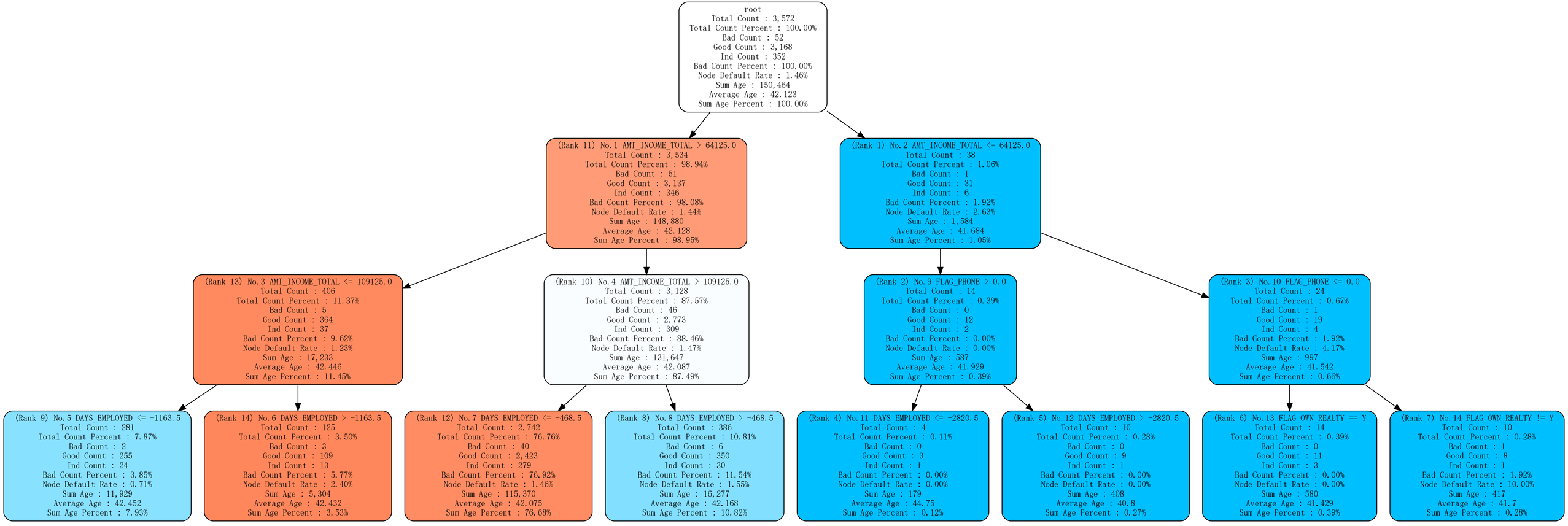
Test Tree: 23 - birth_year | 3 | (1972-01-01, 1984-01-01]



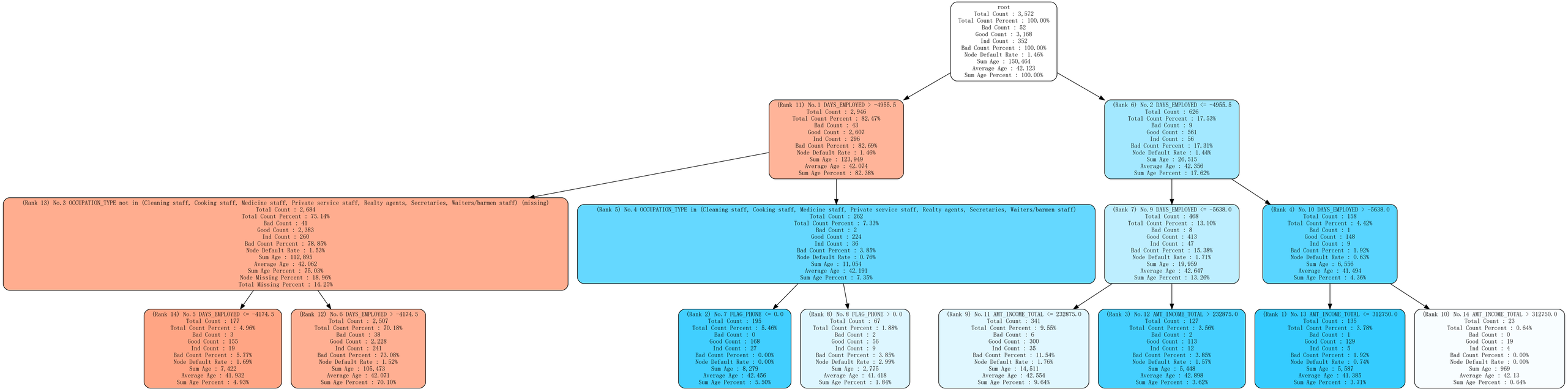
Test Tree: 24 - birth_year | 3 | (1972-01-01, 1984-01-01]



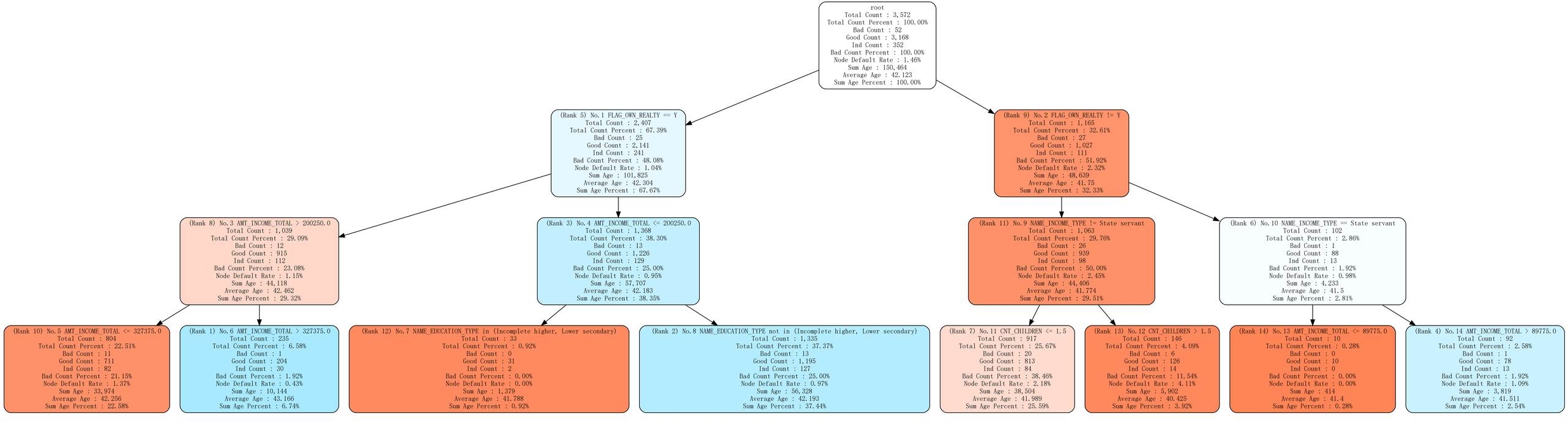
Test Tree: 25 - birth_year | 3 | (1972-01-01, 1984-01-01]



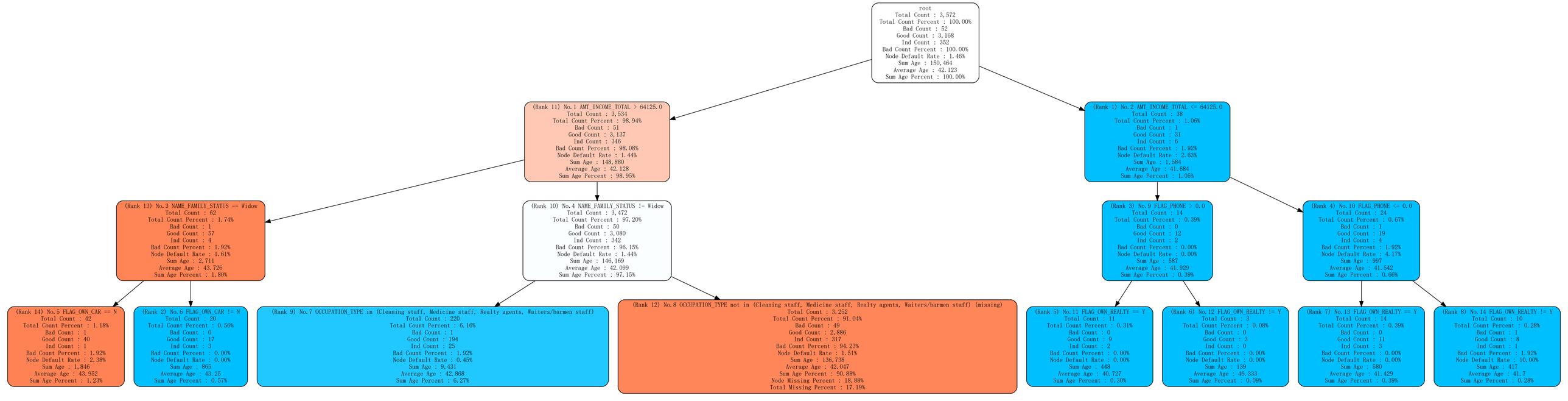
Test Tree: 26 - birth_year | 3 | (1972-01-01, 1984-01-01]



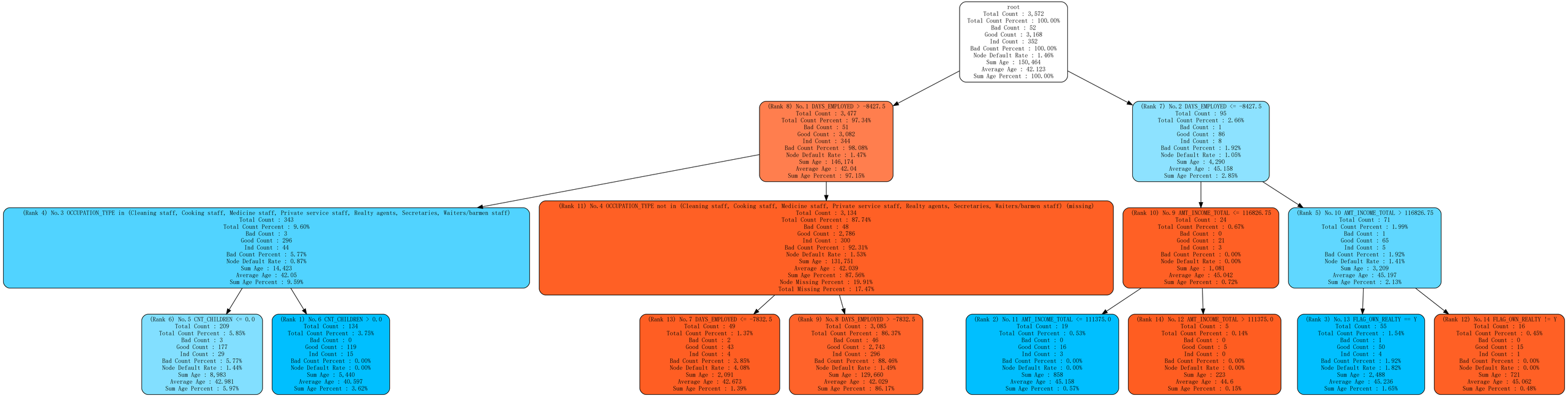
Test Tree: 27 - birth_year | 3 | (1972-01-01, 1984-01-01]



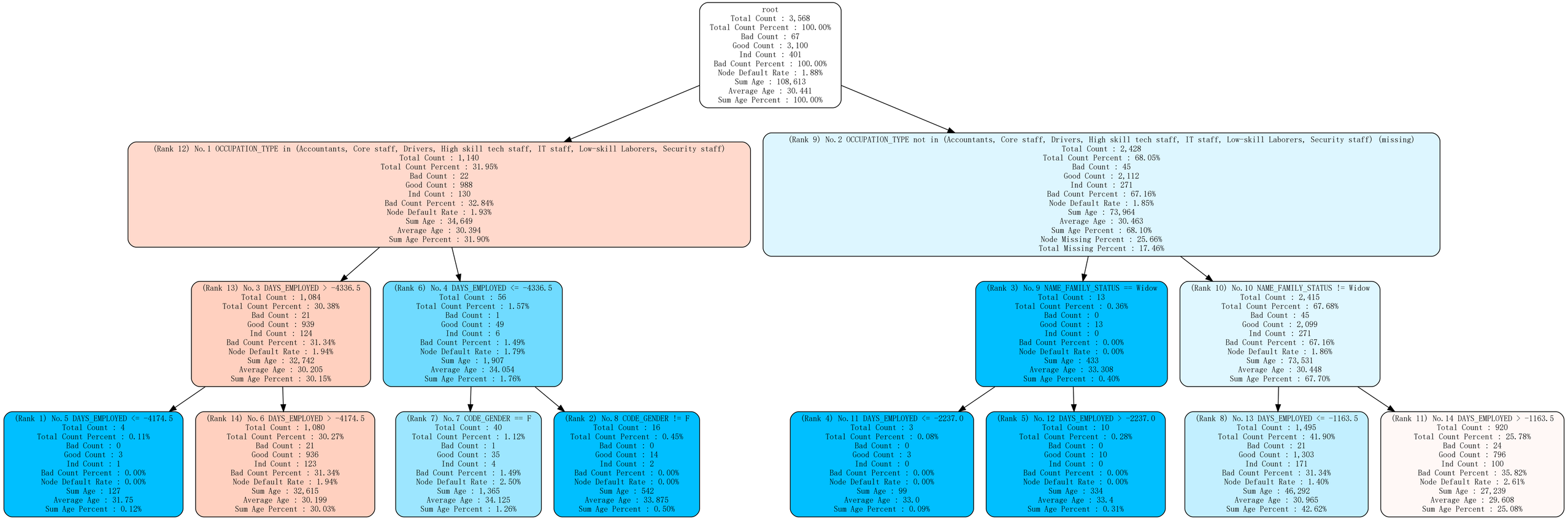
Test Tree: 28 - birth_year | 3 | (1972-01-01, 1984-01-01]



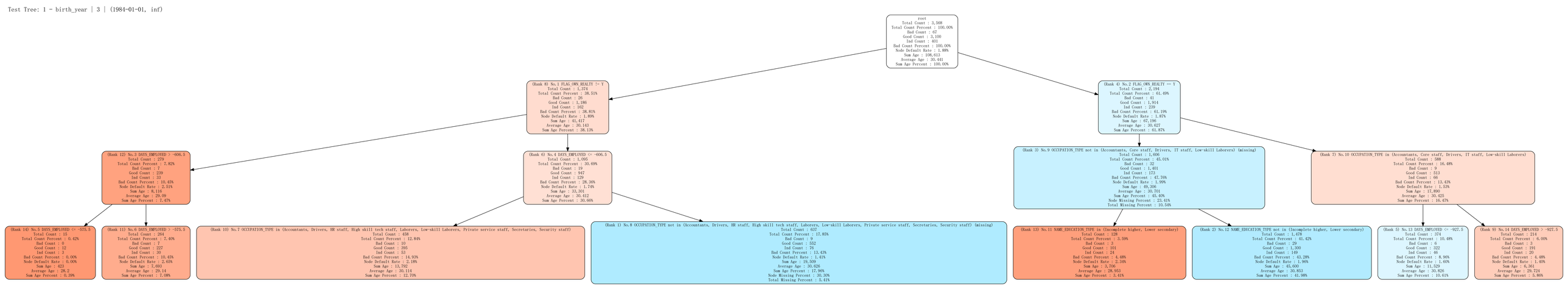
Test Tree: 29 - birth_year | 3 | (1972-01-01, 1984-01-01]



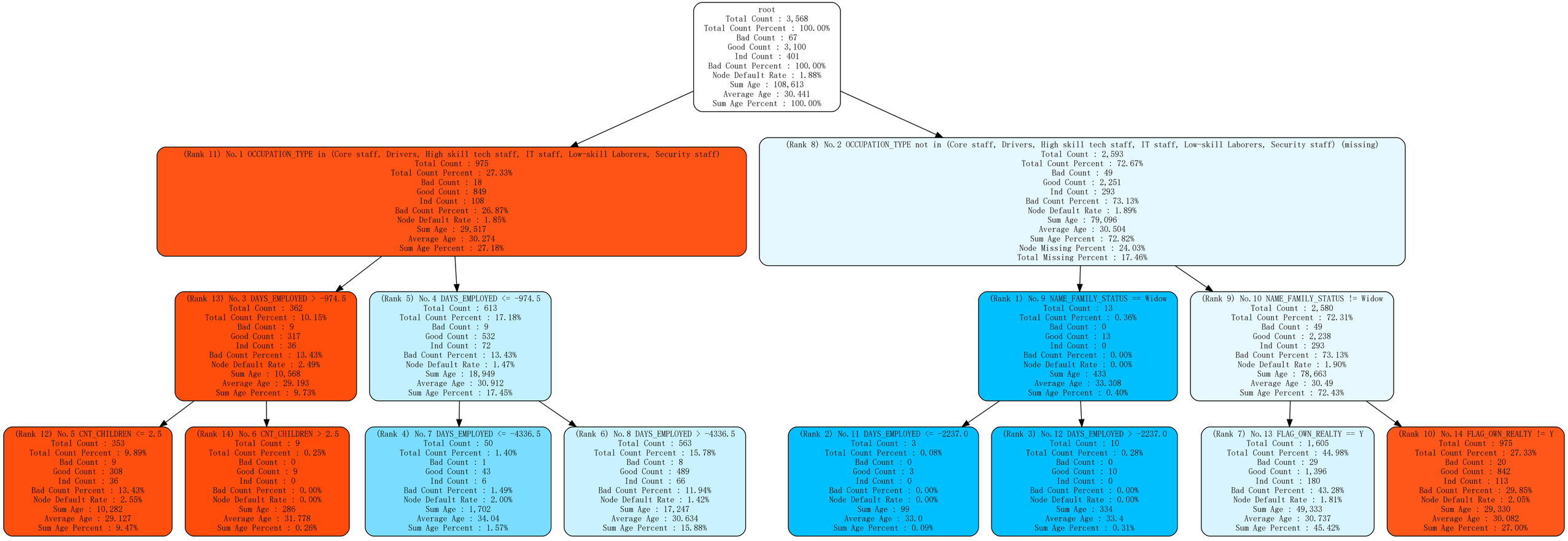
Test Tree: 0 - birth_year | 3 | (1984-01-01, inf)



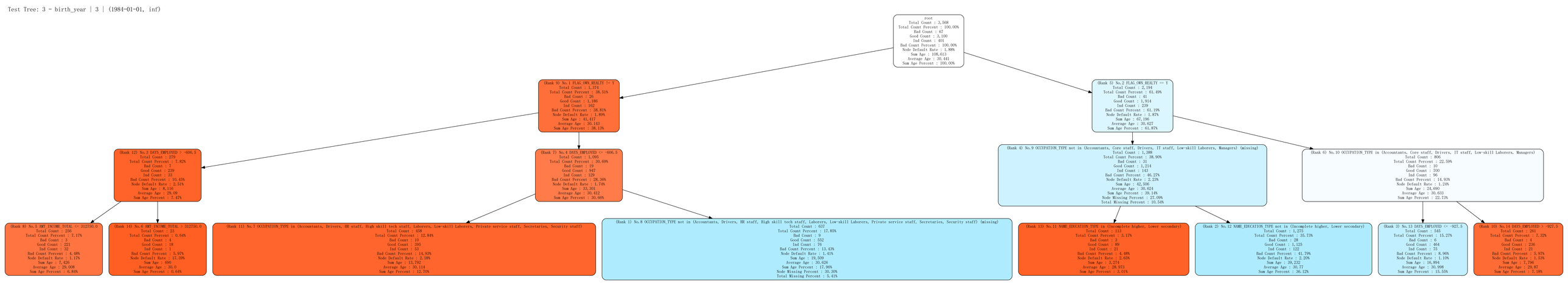
Test Tree: 1 - birth_year | 3 | (1984-01-01, inf)



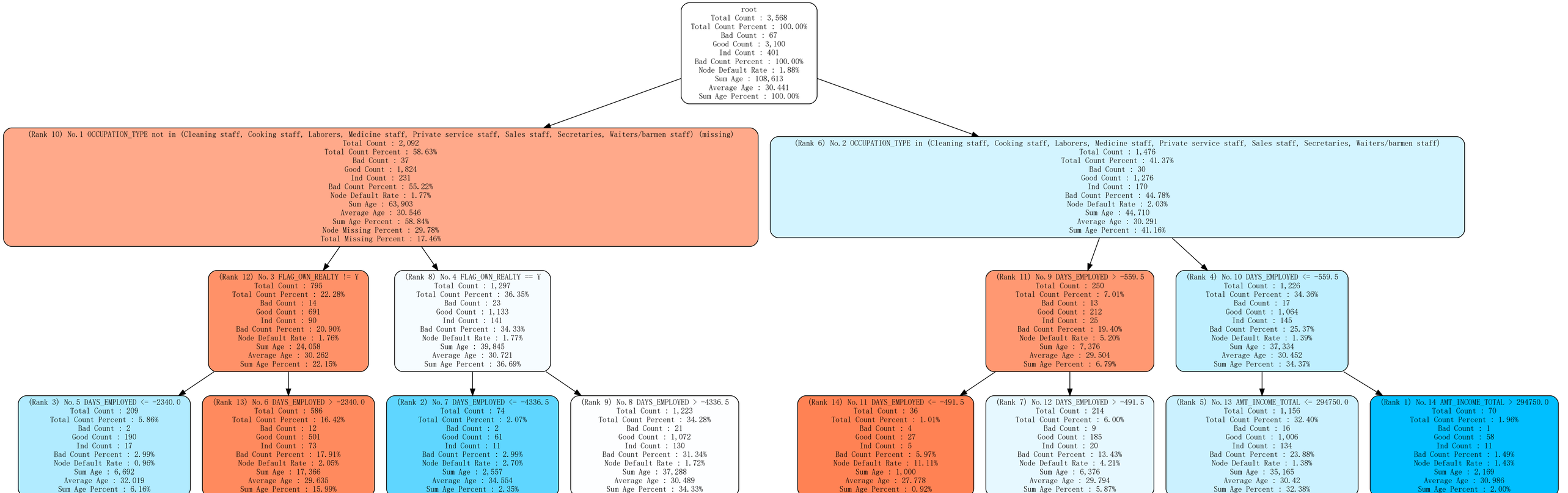
Test Tree: 2 - birth_year | 3 | (1984-01-01, inf)



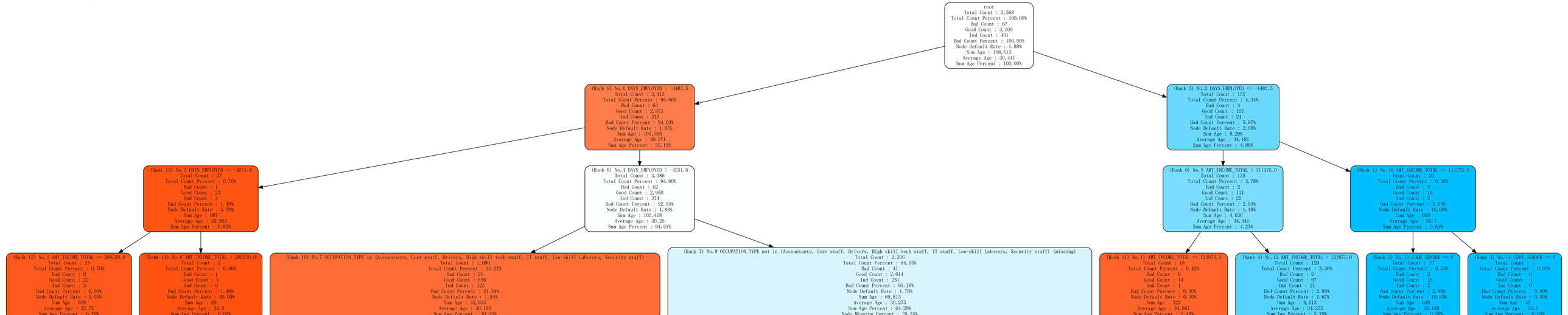
Test Tree: 3 - birth_year | 3 | (1984-01-01, inf)



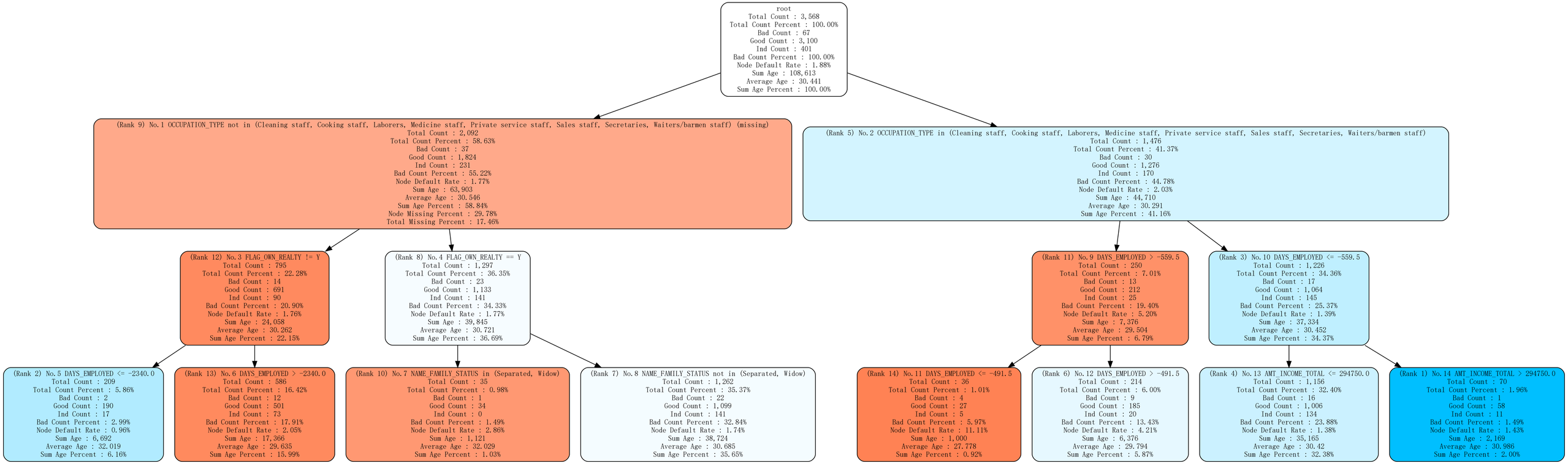
Test Tree: 4 - birth_year | 3 | (1984-01-01, inf)



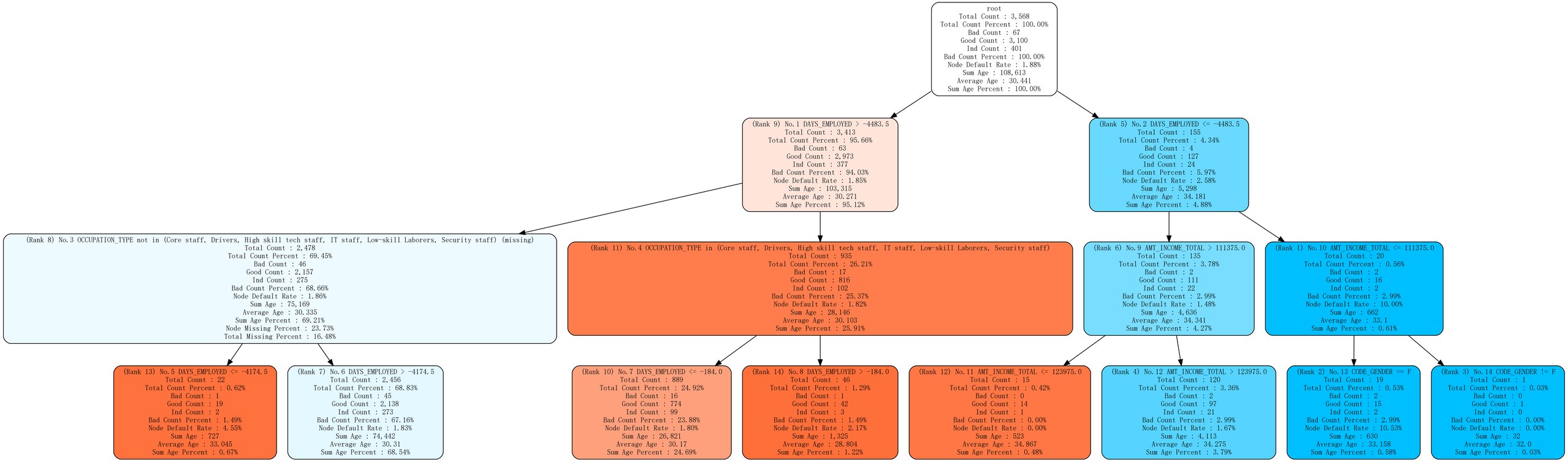
Test Tree: 5 - birth_year | 3 | (1984-01-01, inf)

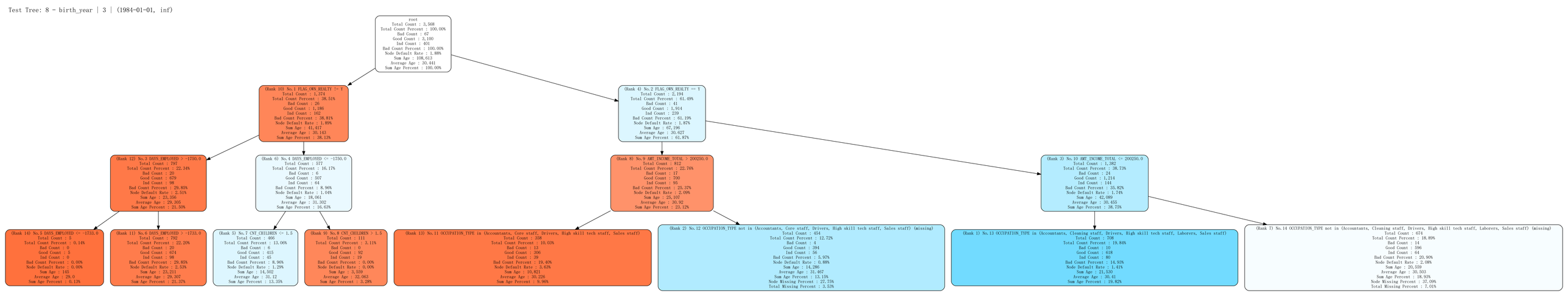


Test Tree: 6 - birth_year | 3 | (1984-01-01, inf)

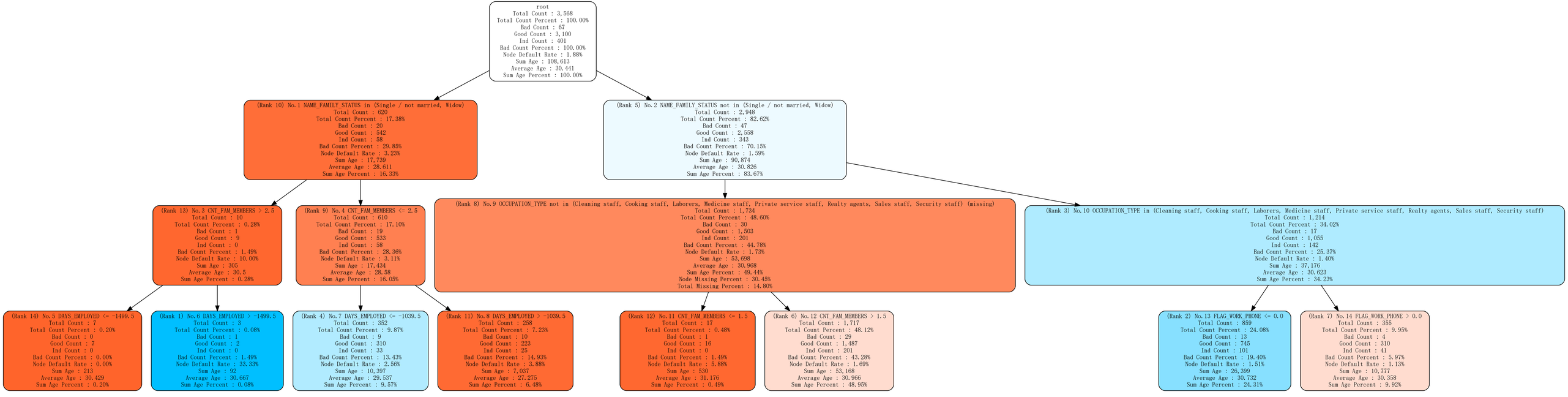


Test Tree: 7 - birth_year | 3 | (1984-01-01, inf)

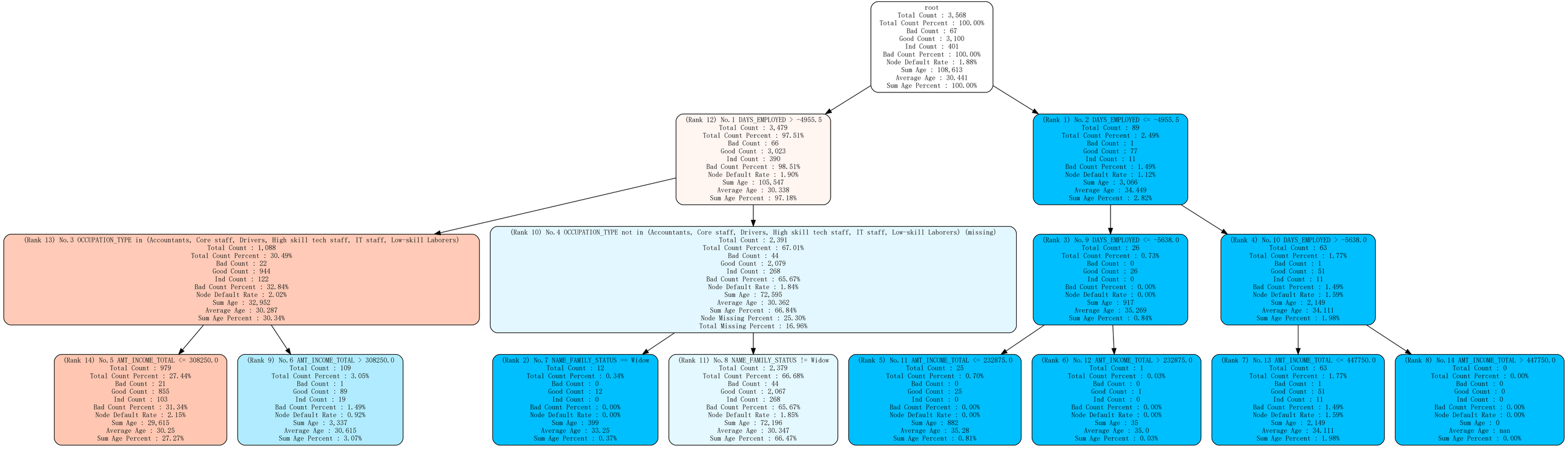



Test Tree: 8 - birth_year | 3 | (1984-01-01, inf)
root
Total Count : 3,568
Total Count Percent : 100.00%
Bad Count : 67
Good Count : 3,100
Ind Count : 401
Bad Count Percent : 100.00%
Node Default Rate : 1.88%
Sum Age : 108,613
Average Age : 30.441
Sum Age Percent : 100.00%
(Rank 10) No.1 FLAG_OWN_REALTY != Y
Total Count : 1,374
Total Count Percent : 38.51%
Bad Count : 26
Good Count : 1,186
Ind Count : 162
Bad Count Percent : 38.81%
Node Default Rate : 1.89%
Sum Age : 41,417
Average Age : 30.143
Sum Age Percent : 38.13%
(Rank 4) No.2 FLAG_OWN_REALTY == Y
Total Count : 2,194
Total Count Percent : 61.49%
Bad Count : 41
Good Count : 1,914
Ind Count : 239
Bad Count Percent : 61.19%
Node Default Rate : 1.87%
Sum Age : 67,196
Average Age : 30.627
Sum Age Percent : 61.87%
(Rank 12) No.3 DAYS_EMPLOYED > -1750.0
Total Count : 797
Total Count Percent : 22.34%
Bad Count : 20
Good Count : 679
Ind Count : 98
Bad Count Percent : 29.85%
Node Default Rate : 2.51%
Sum Age : 23,356
Average Age : 29.305
Sum Age Percent : 21.50%
(Rank 6) No.4 DAYS_EMPLOYED <= -1750.0
Total Count : 577
Total Count Percent : 16.17%
Bad Count : 6
Good Count : 507
Ind Count : 64
Bad Count Percent : 8.96%
Node Default Rate : 1.04%
Sum Age : 18,061
Average Age : 31.302
Sum Age Percent : 16.63%
(Rank 8) No.9 AMT_INCOME_TOTAL > 200250.0
Total Count : 812
Total Count Percent : 22.76%
Bad Count : 17
Good Count : 700
Ind Count : 95
Bad Count Percent : 25.37%
Node Default Rate : 2.09%
Sum Age : 25,107
Average Age : 30.92
Sum Age Percent : 23.12%
(Rank 3) No.10 AMT_INCOME_TOTAL <= 200250.0
Total Count : 1,382
Total Count Percent : 38.73%
Bad Count : 24
Good Count : 1,214
Ind Count : 144
Bad Count Percent : 35.82%
Node Default Rate : 1.74%
Sum Age : 42,089
Average Age : 30.455
Sum Age Percent : 38.75%
(Rank 14) No.5 DAYS_EMPLOYED <= -1733.0
Total Count : 3
Total Count Percent : 0.14%
Bad Count : 0
Good Count : 3
Ind Count : 0
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 145
Average Age : 29.0
Sum Age Percent : 0.13%
(Rank 11) No.6 DAYS_EMPLOYED > -1733.0
Total Count : 792
Total Count Percent : 22.20%
Bad Count : 20
Good Count : 674
Ind Count : 98
Bad Count Percent : 29.85%
Node Default Rate : 2.53%
Sum Age : 23,211
Average Age : 29.307
Sum Age Percent : 21.37%
(Rank 5) No.7 CNT_CHILDREN <= 1.5
Total Count : 466
Total Count Percent : 13.06%
Bad Count : 6
Good Count : 415
Ind Count : 45
Bad Count Percent : 8.96%
Node Default Rate : 1.29%
Sum Age : 14,502
Average Age : 31.12
Sum Age Percent : 13.35%
(Rank 9) No.8 CNT_CHILDREN > 1.5
Total Count : 111
Total Count Percent : 3.11%
Bad Count : 0
Good Count : 92
Ind Count : 19
Bad Count Percent : 0.00%
Node Default Rate : 0.00%
Sum Age : 3,559
Average Age : 32.063
Sum Age Percent : 3.28%
(Rank 13) No.11 OCCUPATION_TYPE in (Accountants, Core staff, Drivers, High skill tech staff, Sales staff)
Total Count : 358
Total Count Percent : 10.03%
Bad Count : 13
Good Count : 306
Ind Count : 39
Bad Count Percent : 19.40%
Node Default Rate : 3.63%
Sum Age : 10,821
Average Age : 30.220
Sum Age Percent : 9.96%
(Rank 2) No.12 OCCUPATION_TYPE not in (Accountants, Core staff, Drivers, High skill tech staff, Sales staff) (missing)
Total Count : 454
Total Count Percent : 12.72%
Bad Count : 4
Good Count : 394
Ind Count : 56
Bad Count Percent : 5.97%
Node Default Rate : 0.88%
Sum Age : 14,286
Average Age : 31.467
Sum Age Percent : 13.15%
Node Missing Percent : 27.75%
Total Missing Percent : 3.53%
(Rank 1) No.13 OCCUPATION_TYPE in (Accountants, Cleaning staff, Drivers, High skill tech staff, Laborers, Sales staff)
Total Count : 708
Total Count Percent : 19.84%
Bad Count : 10
Good Count : 618
Ind Count : 80
Bad Count Percent : 14.93%
Node Default Rate : 1.41%
Sum Age : 21,530
Average Age : 30.41
Sum Age Percent : 19.82%
(Rank 7) No.14 OCCUPATION_TYPE not in (Accountants, Cleaning staff, Drivers, High skill tech staff, Laborers, Sales staff) (missing)
Total Count : 674
Total Count Percent : 18.89%
Bad Count : 14
Good Count : 596
Ind Count : 64
Bad Count Percent : 20.90%
Node Default Rate : 2.08%
Sum Age : 20,559
Average Age : 30.503
Sum Age Percent : 18.93%
Node Missing Percent : 37.09%
Total Missing Percent : 7.01%

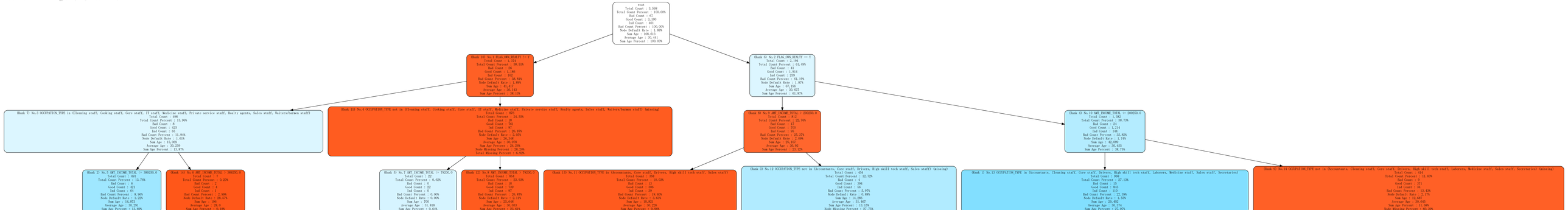
Test Tree: 9 - birth_year | 3 | (1984-01-01, inf)



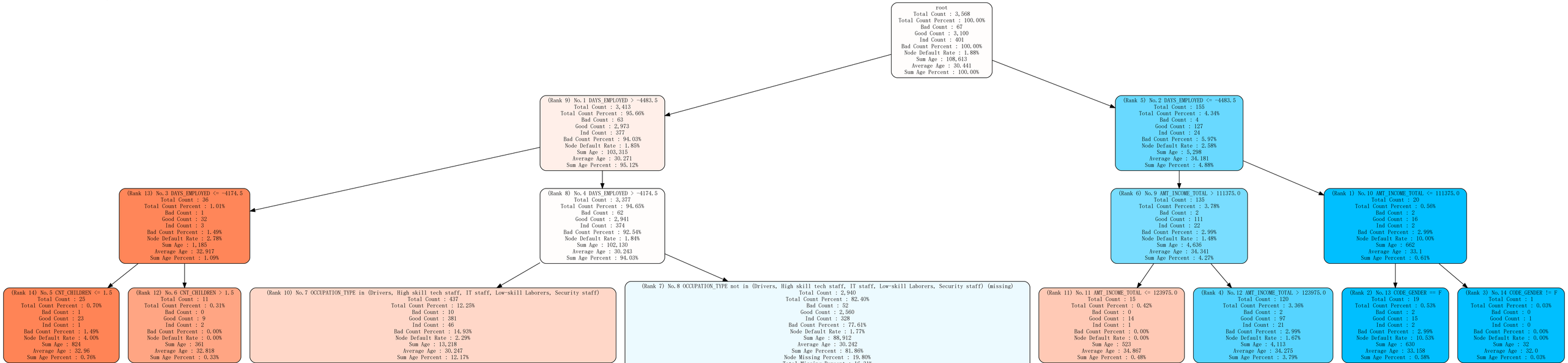
Test Tree: 10 - birth_year | 3 | (1984-01-01, inf)



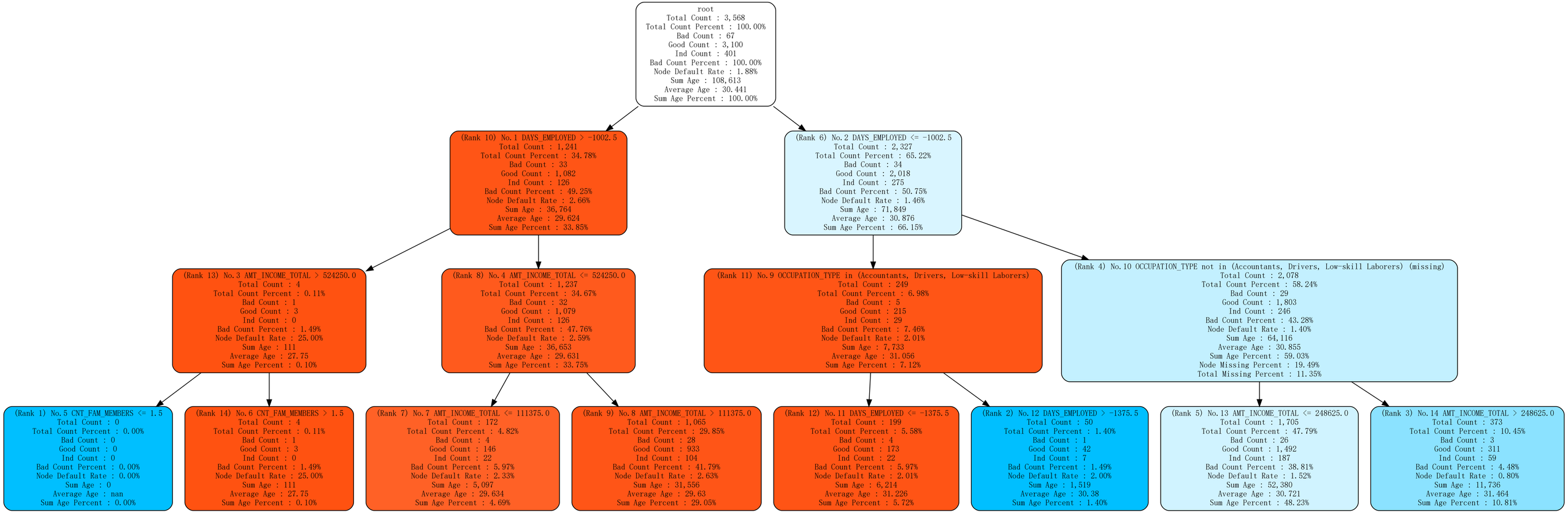
Test Tree: 11 ~ birth_year | 3 | (1984-01-01, inf)



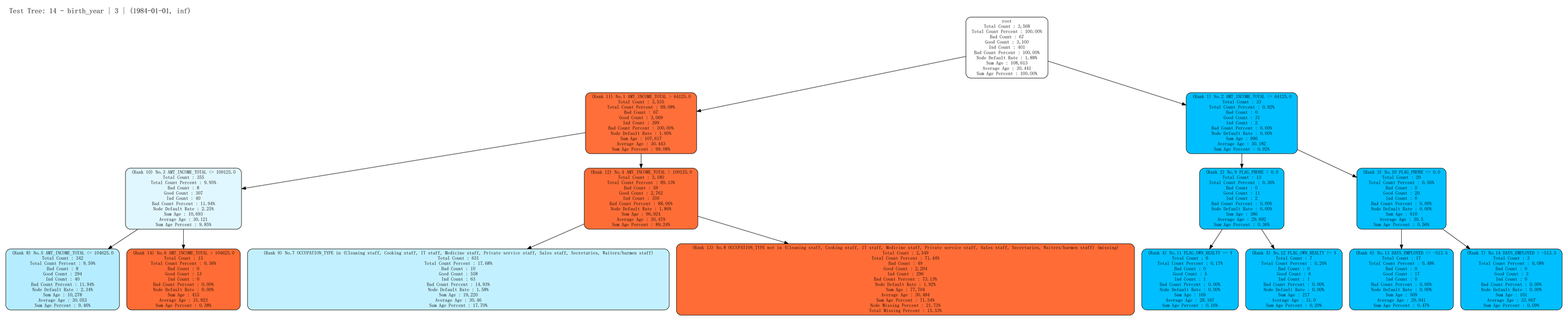
Test Tree: 12 - birth_year | 3 | (1984-01-01, inf)



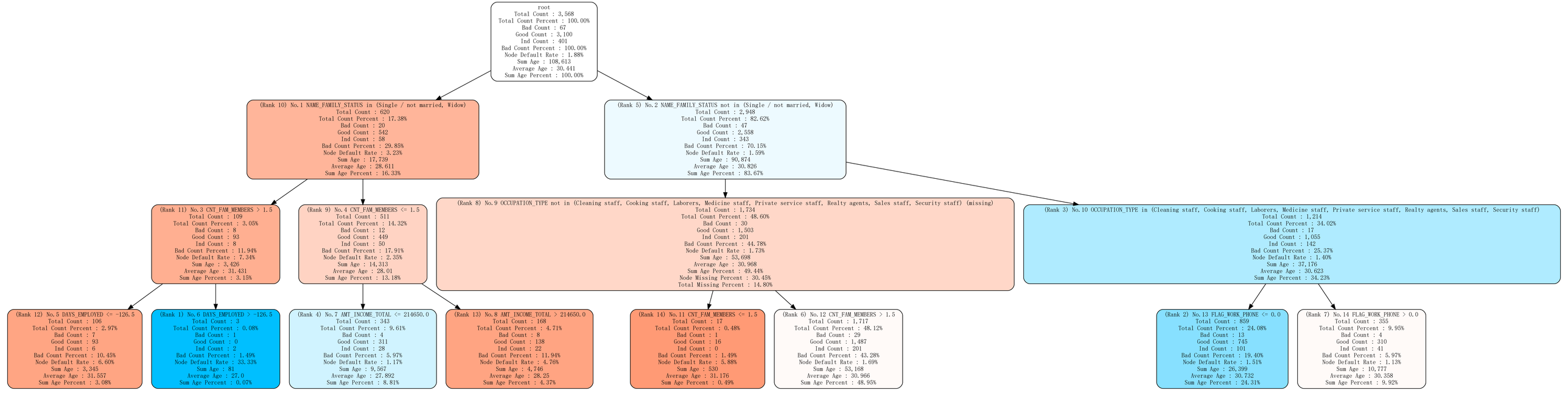
Test Tree: 13 - birth_year | 3 | (1984-01-01, inf)



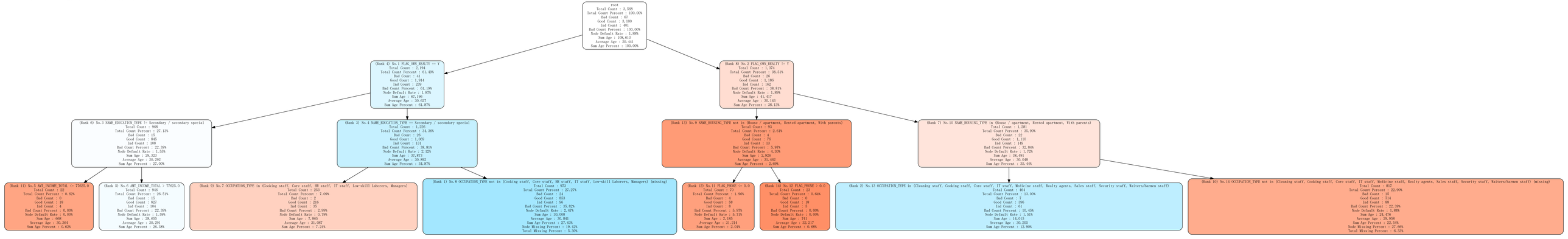
Test Tree: 14 - birth_year | 3 | (1984-01-01, inf)



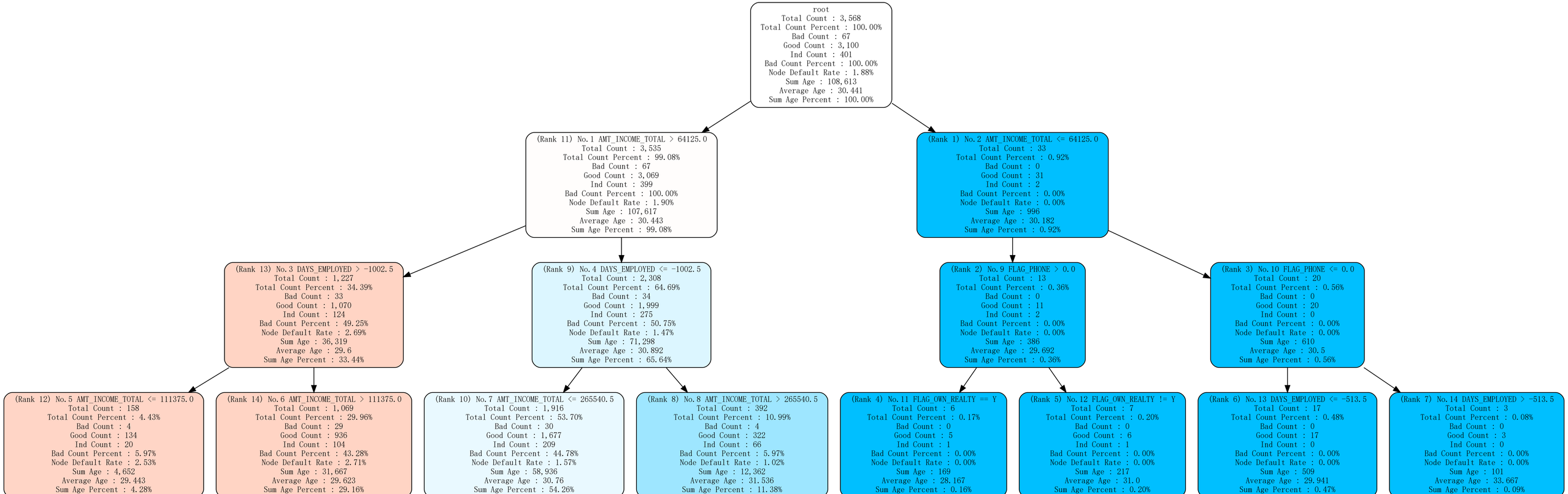
Test Tree: 15 - birth_year | 3 | (1984-01-01, inf)



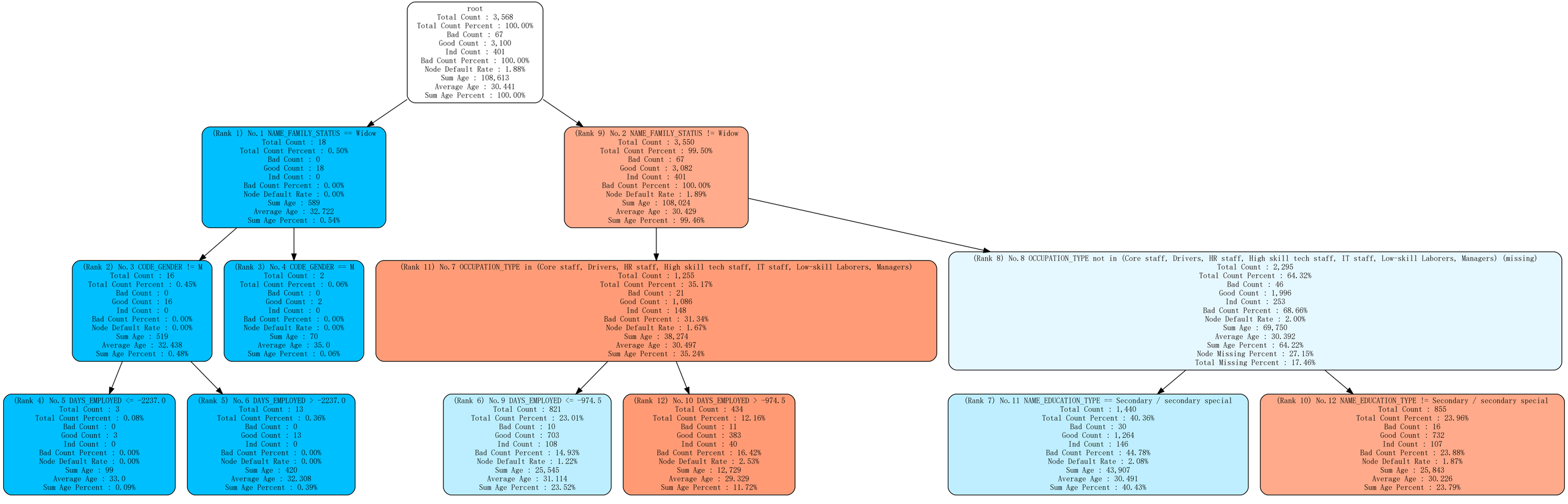
Test Tree: 16 - birth_year | 3 | (1984-01-01, inf)



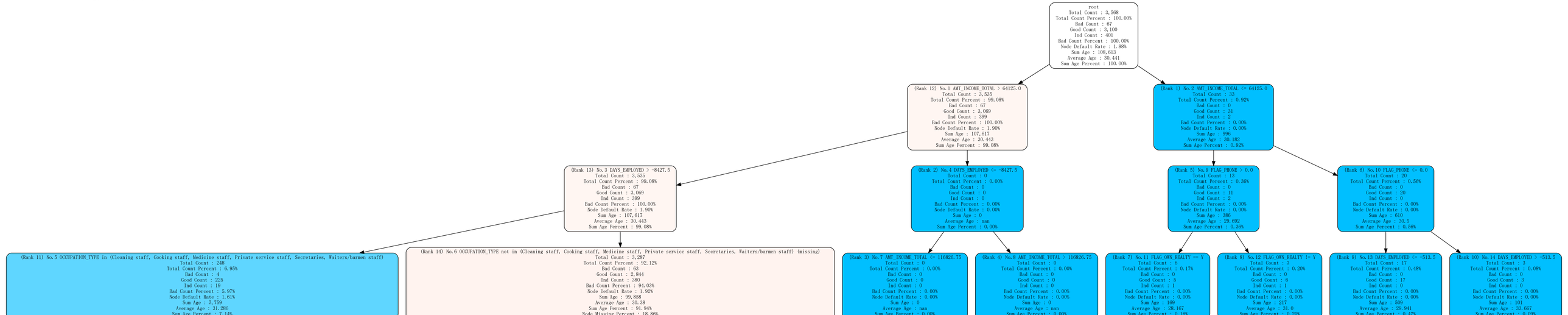
Test Tree: 17 - birth_year | 3 | (1984-01-01, inf)



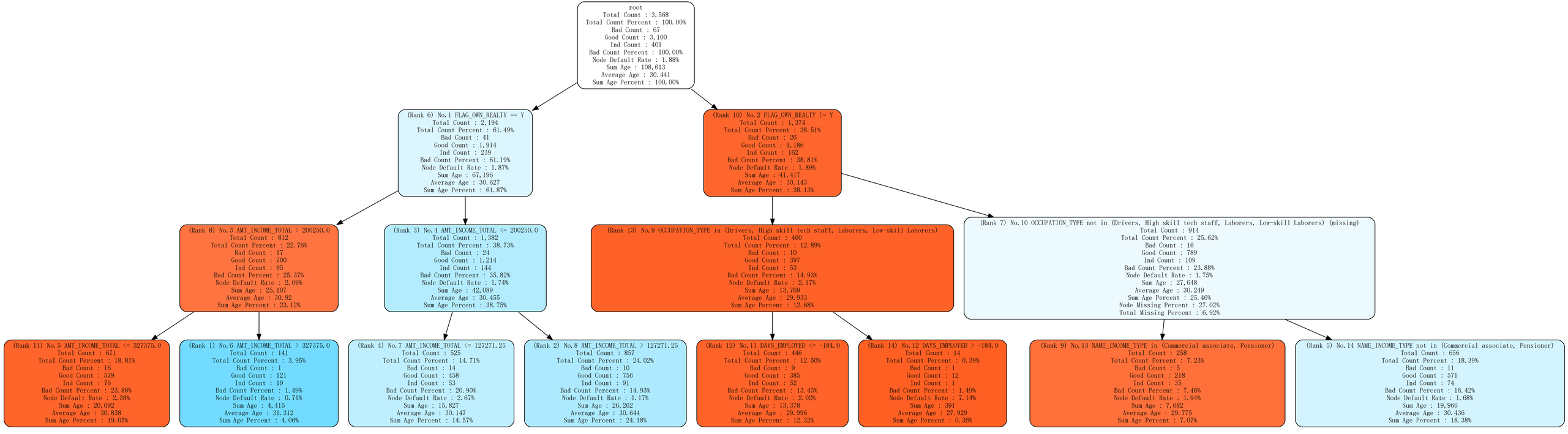
Test Tree: 18 - birth_year | 3 | (1984-01-01, inf)



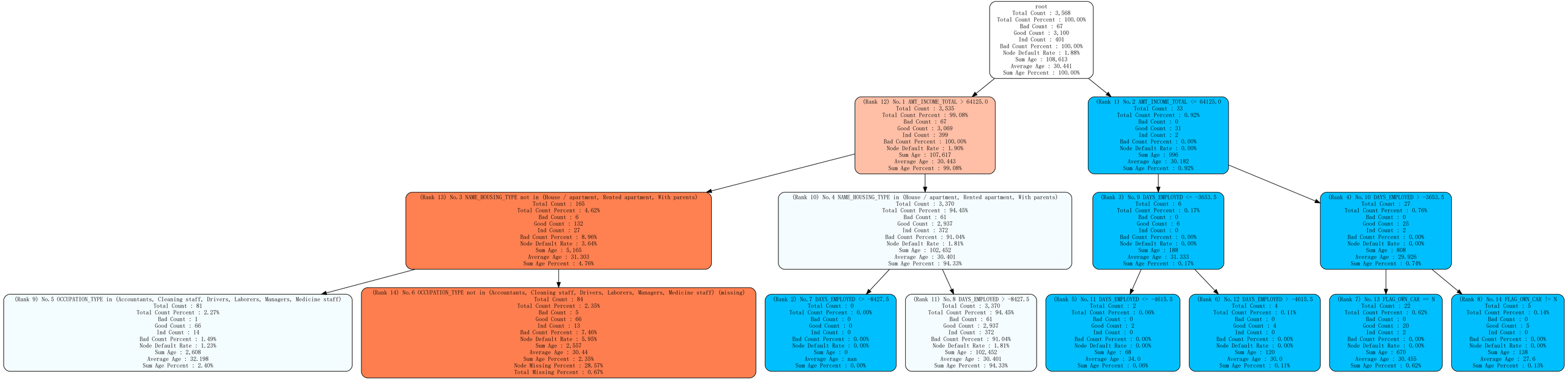
Test Tree: 19 - birth_year | 3 | (1984-01-01, inf)



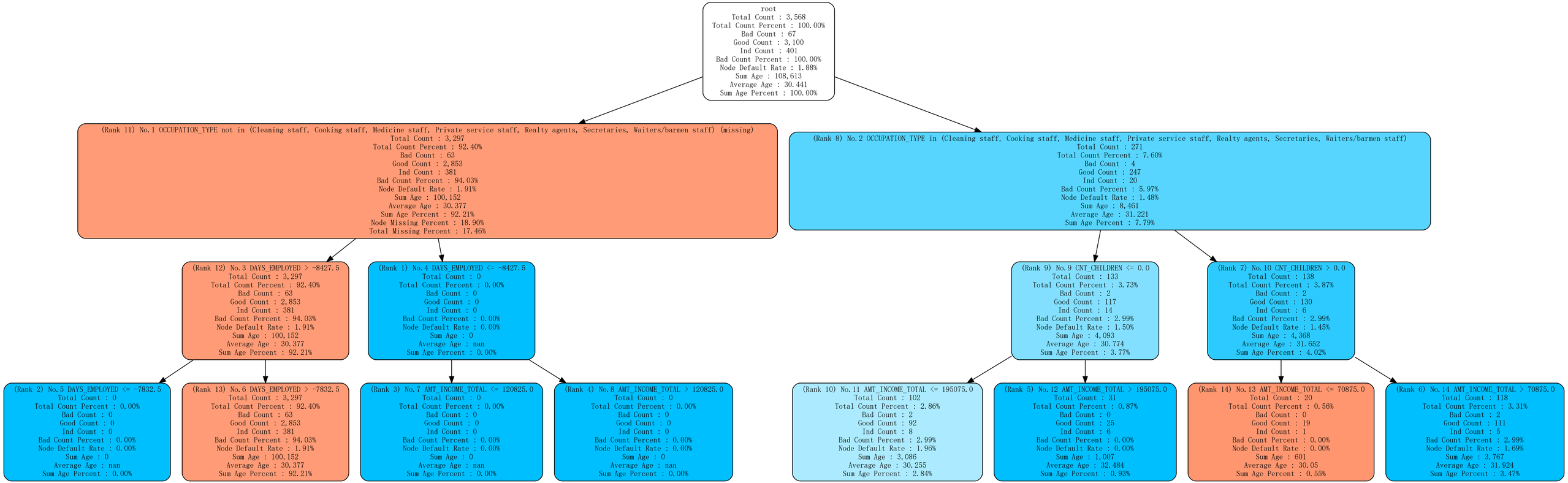
Test Tree: 20 - birth_year | 3 | (1984-01-01, inf)



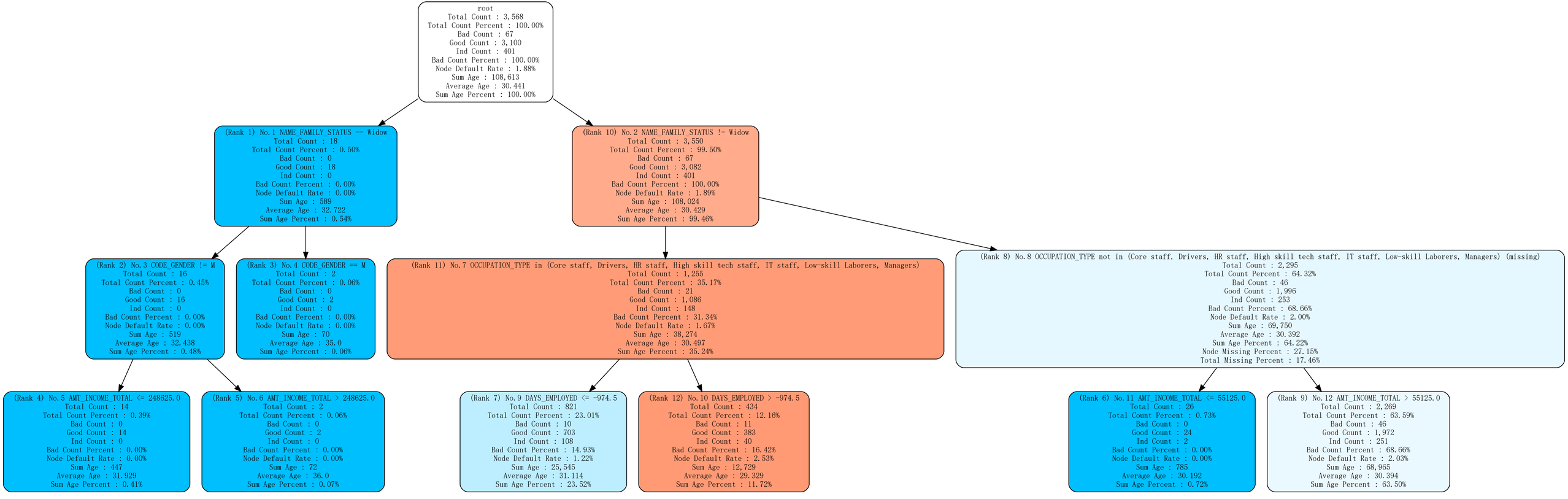
Test Tree: 21 - birth_year | 3 | (1984-01-01, inf)



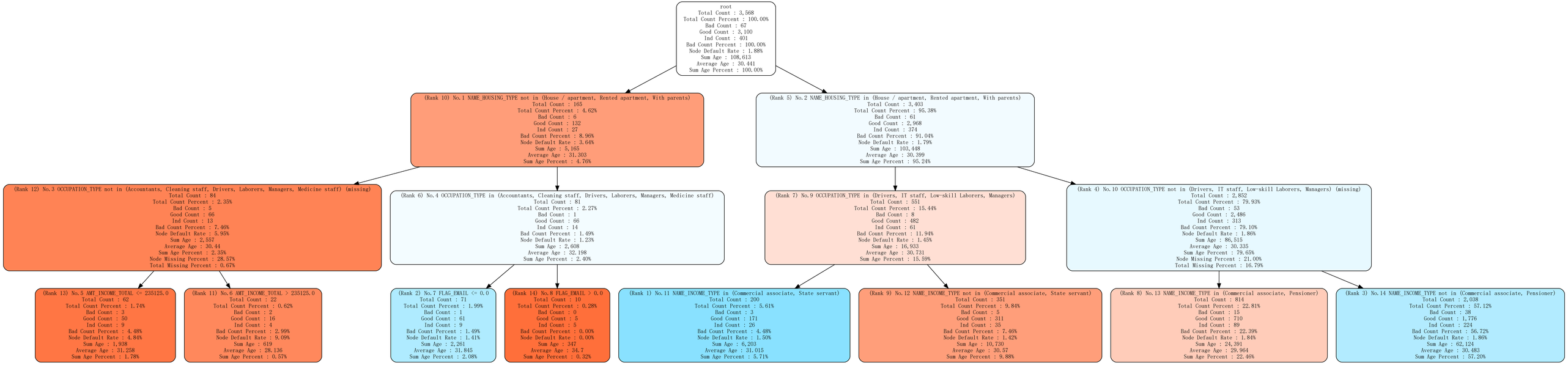
Test Tree: 22 - birth_year | 3 | (1984-01-01, inf)



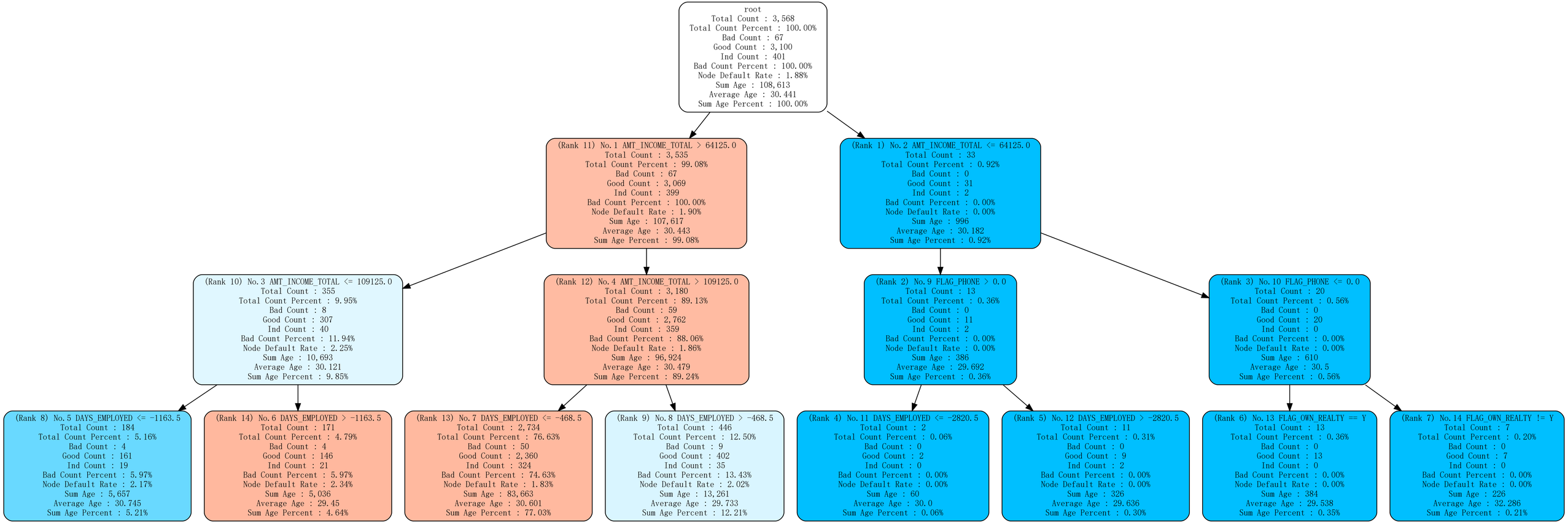
Test Tree: 23 - birth_year | 3 | (1984-01-01, inf)



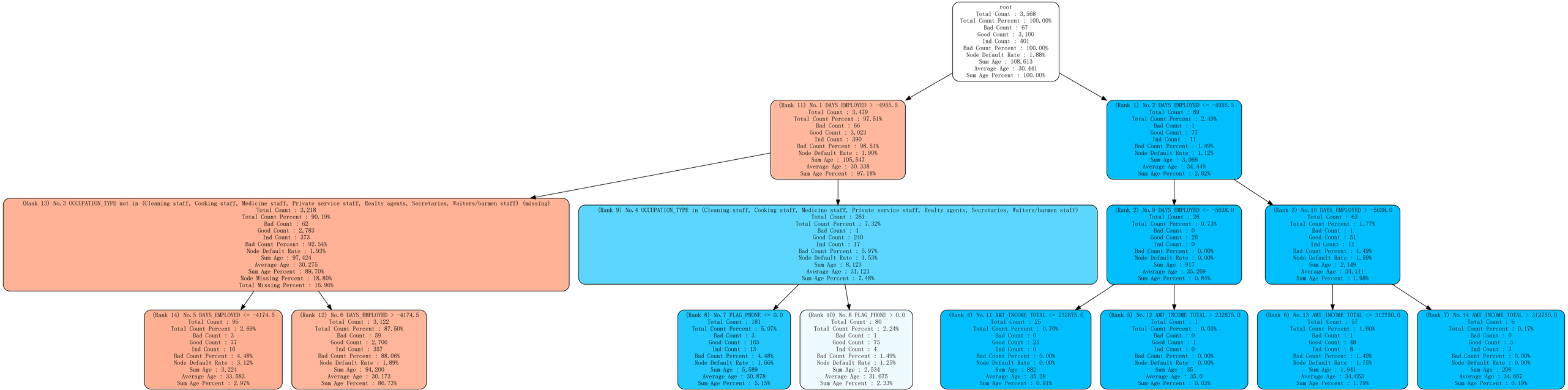
Test Tree: 24 - birth_year | 3 | (1984-01-01, inf)



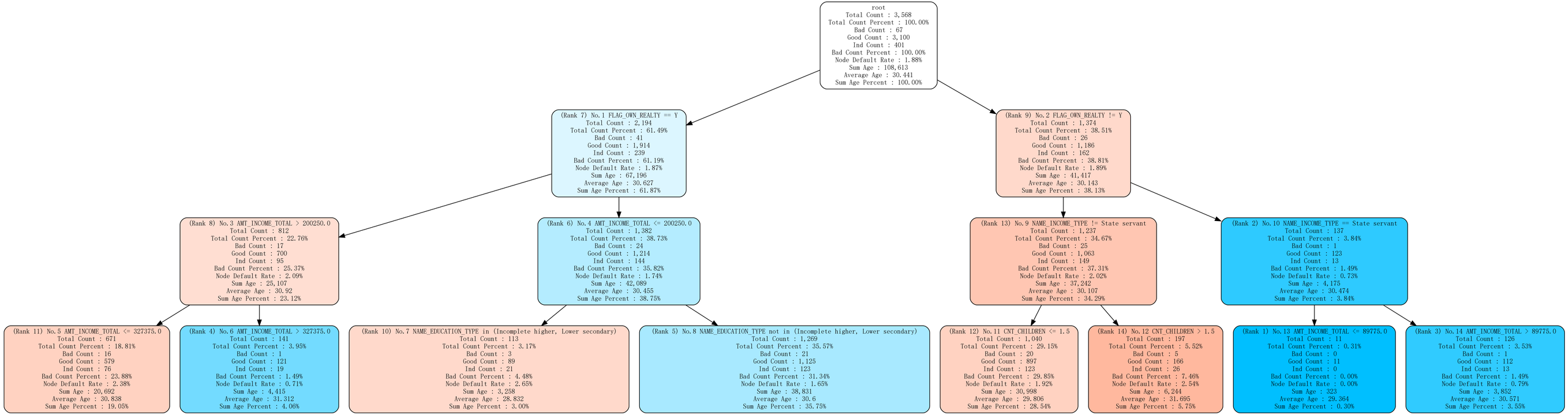
Test Tree: 25 - birth_year | 3 | (1984-01-01, inf)



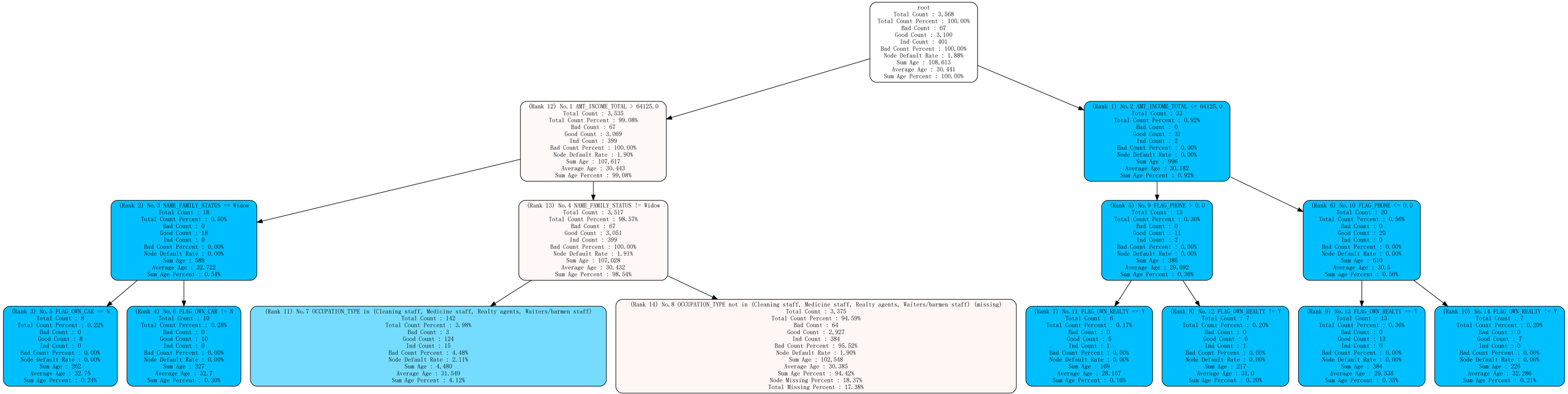
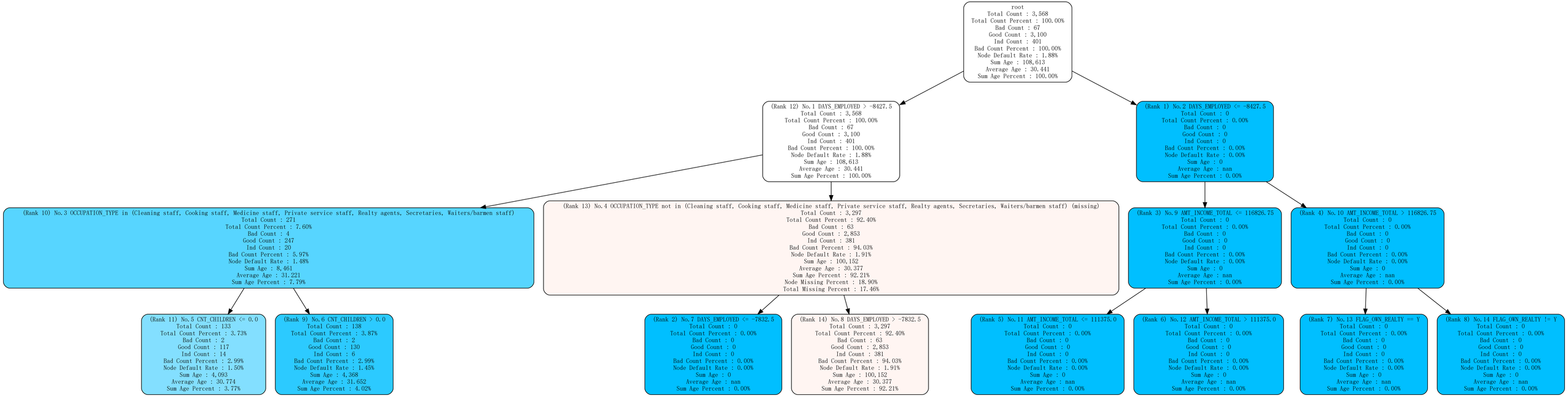
Test Tree: 26 - birth_year | 3 | (1984-01-01, inf)



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)