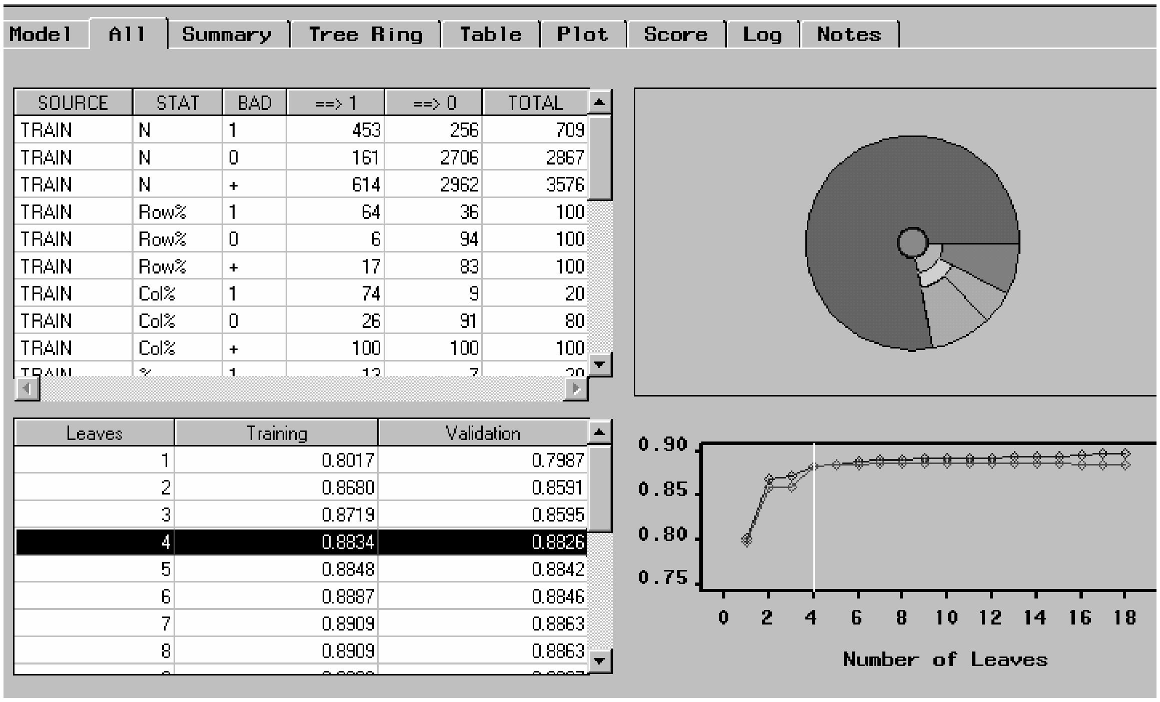
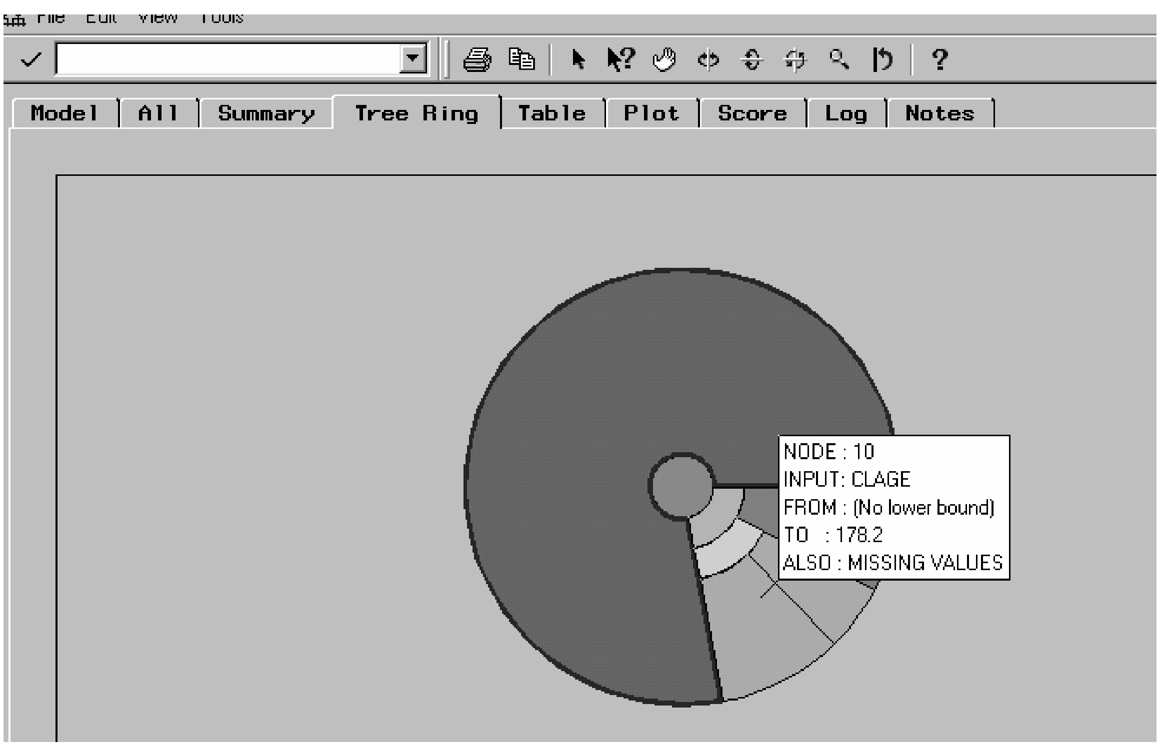
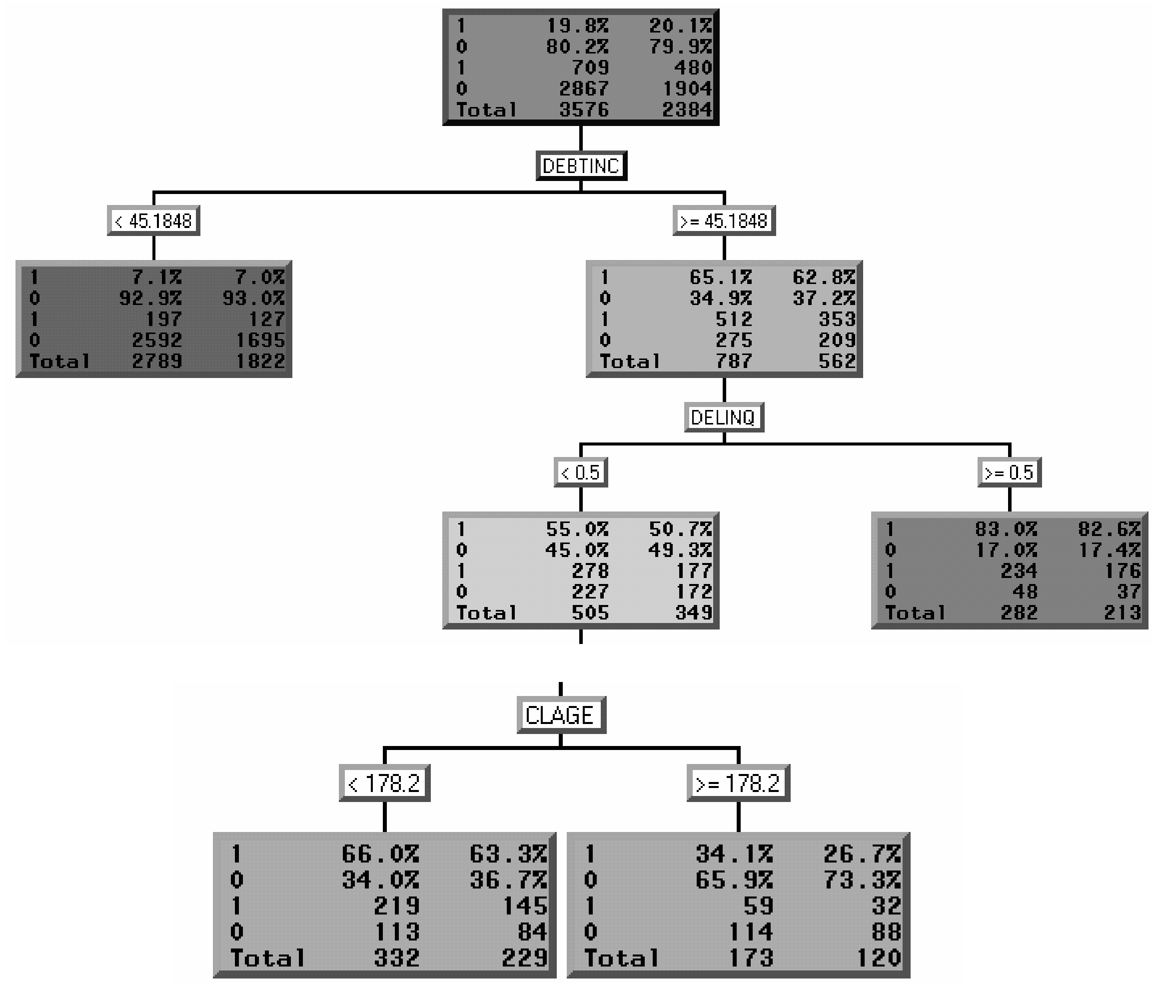


SOURCE	STAT	BAD	==> 1	==> 0	TOTAL
TRAIN	N	1	453	256	709
TRAIN	N	0	161	2706	2867
TRAIN	N	+	614	2962	3576
TRAIN	Row%	1	64	36	100
TRAIN	Row%	0	6	94	100
TRAIN	Row%	+	17	83	100
TRAIN	Col%	1	74	9	20
TRAIN	Col%	0	26	91	80
TRAIN	Col%	+	100	100	100

Leaves	Training	Validation
1	0.8017	0.7987
2	0.8680	0.8591
3	0.8719	0.8595
4	0.8834	0.8826
5	0.8848	0.8842
6	0.8887	0.8846
7	0.8909	0.8863
8	0.8909	0.8863




1 19.8% 20.1%
0 80.2% 79.9%
1 709 480
0 2867 1904
Total 3576 2384
DEBTINC
< 45.1848
>= 45.1848
1 7.1% 7.0%
0 92.9% 93.0%
1 197 127
0 2592 1695
Total 2789 1822
1 65.1% 62.8%
0 34.9% 37.2%
1 512 353
0 275 209
Total 787 562
DELINQ
< 0.5
>= 0.5
1 55.0% 50.7%
0 45.0% 49.3%
1 278 177
0 227 172
Total 505 349
1 83.0% 82.6%
0 17.0% 17.4%
1 234 176
0 48 37
Total 282 213
CLAGE
< 178.2
>= 178.2
1 66.0% 63.3%
0 34.0% 36.7%
1 219 145
0 113 84
Total 332 229
1 34.1% 26.7%
0 65.9% 73.3%
1 59 32
0 114 88
Total 173 120

lodel | All | Summary | Tree Ring | Table | Plot | Score | Log | Notes

SOURCE	STAT	BAD	==> 1	==> 0	TOTAL
TRAIN	N	1	453	256	709
TRAIN	N	0	161	2706	2867
TRAIN	N	+	614	2962	3576
TRAIN	Row%	1	64	36	100
TRAIN	Row%	0	6	94	100
TRAIN	Row%	+	17	83	100
TRAIN	Col%	1	74	9	20
TRAIN	Col%	0	26	91	80
TRAIN	Col%	+	100	100	100
TRAIN	%	1	13	7	20
TRAIN	%	0	5	76	80
TRAIN	%	+	17	83	100
VALID	N	1	321	159	480
VALID	N	0	121	1783	1904
VALID	N	+	442	1942	2384
VALID	Row%	1	67	33	100
VALID	Row%	0	6	94	100
VALID	Row%	+	19	81	100
VALID	Col%	1	73	8	20

SOURCE	STAT	BAD	==> 1	==> 0	TOTAL
VALID	Col%	1	73	8	20
VALID	Col%	0	27	92	80
VALID	Col%	+	100	100	100
VALID	%	1	13	7	20
VALID	%	0	5	75	80
VALID	%	+	19	81	100

	Model ID	Expected Profit at Cutoff	Posterior Probability Cutoff (Event)	Modeling Tool	Number of Observations in each Group	Percentile	Captured Response Rate (%)	Lift Value	Response Rate (%)	Cumulative Captured Response Rate (%)
1	Baseline	.	.	Baseline	119.2	5	5.000	1.000	20.134	5.000
2	Baseline	.	.	Baseline	119.2	10	5.000	1.000	20.134	10.000
3	Baseline	.	.	Baseline	119.2	15	5.000	1.000	20.134	15.000
4	Baseline	.	.	Baseline	119.2	20	5.000	1.000	20.134	20.000
5	Baseline	.	.	Baseline	119.2	25	5.000	1.000	20.134	25.000
6	Baseline	.	.	Baseline	119.2	30	5.000	1.000	20.134	30.000
7	Baseline	.	.	Baseline	119.2	35	5.000	1.000	20.134	35.000
8	Baseline	.	.	Baseline	119.2	40	5.000	1.000	20.134	40.000
9	Baseline	.	.	Baseline	119.2	45	5.000	1.000	20.134	45.000
10	Baseline	.	.	Baseline	119.2	50	5.000	1.000	20.134	50.000
11	Baseline	.	.	Baseline	119.2	55	5.000	1.000	20.134	55.000
12	Baseline	.	.	Baseline	119.2	60	5.000	1.000	20.134	60.000
13	Baseline	.	.	Baseline	119.2	65	5.000	1.000	20.134	65.000
14	Baseline	.	.	Baseline	119.2	70	5.000	1.000	20.134	70.000
15	Baseline	.	.	Baseline	119.2	75	5.000	1.000	20.134	75.000
16	Baseline	.	.	Baseline	119.2	80	5.000	1.000	20.134	80.000
17	Baseline	.	.	Baseline	119.2	85	5.000	1.000	20.134	85.000
18	Baseline	.	.	Baseline	119.2	90	5.000	1.000	20.134	90.000
19	Baseline	.	.	Baseline	119.2	95	5.000	1.000	20.134	95.000
20	Baseline	.	.	Baseline	119.2	100	5.000	1.000	20.134	100.000
21	_A000001	0.829787234	0.660	Tree	119.2	5	20.520	4.104	82.629	20.520

	Model ID	Expected Profit at Cutoff	Posterior Probability Cutoff (Event)	Modeling Tool	Number of Observations in each Group	Percentile	Captured Response Rate (%)	Lift Value	Response Rate (%)	Cumulative Captured Response Rate (%)
21	_A000001	0.829787234	0.660	Tree	119.2	5	20.520	4.104	82.629	20.520
22	_A000001	0.6596385542	0.341	Tree	119.2	10	19.498	3.900	78.514	40.017
23	_A000001	0.6596385542	0.341	Tree	119.2	15	15.724	3.145	63.319	55.741
24	_A000001	0.3410404624	0.071	Tree	119.2	20	13.067	2.613	52.618	68.808
25	_A000001	0.0706346361	0.071	Tree	119.2	25	5.227	1.045	21.049	74.035
26	_A000001	0.0706346361	0.071	Tree	119.2	30	1.731	0.346	6.970	75.766
27	_A000001	0.0706346361	0.071	Tree	119.2	35	1.731	0.346	6.970	77.497
28	_A000001	0.0706346361	0.071	Tree	119.2	40	1.731	0.346	6.970	79.228
29	_A000001	0.0706346361	0.071	Tree	119.2	45	1.731	0.346	6.970	80.959
30	_A000001	0.0706346361	0.071	Tree	119.2	50	1.731	0.346	6.970	82.690
31	_A000001	0.0706346361	0.071	Tree	119.2	55	1.731	0.346	6.970	84.421
32	_A000001	0.0706346361	0.071	Tree	119.2	60	1.731	0.346	6.970	86.152
33	_A000001	0.0706346361	0.071	Tree	119.2	65	1.731	0.346	6.970	87.883
34	_A000001	0.0706346361	0.071	Tree	119.2	70	1.731	0.346	6.970	89.614
35	_A000001	0.0706346361	0.071	Tree	119.2	75	1.731	0.346	6.970	91.345
36	_A000001	0.0706346361	0.071	Tree	119.2	80	1.731	0.346	6.970	93.076
37	_A000001	0.0706346361	0.071	Tree	119.2	85	1.731	0.346	6.970	94.807
38	_A000001	0.0706346361	0.071	Tree	119.2	90	1.731	0.346	6.970	96.538
39	_A000001	0.0706346361	0.071	Tree	119.2	95	1.731	0.346	6.970	98.269
40	_A000001	0.0706346361	0.071	Tree	119.2	100	1.731	0.346	6.970	100.000

	Cumulative Lift Value	Cumulative Response Rate (%)	proftype	Cumulative Profit Per Observation	Cumulative Return on Investment	Average Profit Per Observation	Tprofit	Return on Investment	Tprofitc	Model Name
1	1.000	20.134	PROFIT	0.2013422819	.	0.2013422819	24	.	24	Baseline
2	1.000	20.134	PROFIT	0.2013422819	.	0.2013422819	24	.	48	Baseline
3	1.000	20.134	PROFIT	0.2013422819	.	0.2013422819	24	.	72	Baseline
4	1.000	20.134	PROFIT	0.2013422819	.	0.2013422819	24	.	96	Baseline
5	1.000	20.134	PROFIT	0.2013422819	.	0.2013422819	24	.	120	Baseline
6	1.000	20.134	PROFIT	0.2013422819	.	0.2013422819	24	.	144	Baseline
7	1.000	20.134	PROFIT	0.2013422819	.	0.2013422819	24	.	168	Baseline
8	1.000	20.134	PROFIT	0.2013422819	.	0.2013422819	24	.	192	Baseline
9	1.000	20.134	PROFIT	0.2013422819	.	0.2013422819	24	.	216	Baseline
10	1.000	20.134	PROFIT	0.2013422819	.	0.2013422819	24	.	240	Baseline
11	1.000	20.134	PROFIT	0.2013422819	.	0.2013422819	24	.	264	Baseline
12	1.000	20.134	PROFIT	0.2013422819	.	0.2013422819	24	.	288	Baseline
13	1.000	20.134	PROFIT	0.2013422819	.	0.2013422819	24	.	312	Baseline
14	1.000	20.134	PROFIT	0.2013422819	.	0.2013422819	24	.	336	Baseline
15	1.000	20.134	PROFIT	0.2013422819	.	0.2013422819	24	.	360	Baseline
16	1.000	20.134	PROFIT	0.2013422819	.	0.2013422819	24	.	384	Baseline
17	1.000	20.134	PROFIT	0.2013422819	.	0.2013422819	24	.	408	Baseline
18	1.000	20.134	PROFIT	0.2013422819	.	0.2013422819	24	.	432	Baseline
19	1.000	20.134	PROFIT	0.2013422819	.	0.2013422819	24	.	456	Baseline
20	1.000	20.134	PROFIT	0.2013422819	.	0.2013422819	24	.	480	Baseline
21	4.104	82.629	PROFIT	0.8262910798	.	0.8262910798	98.493897	.	98.493896714	model1

	Cumulative Lift Value	Cumulative Response Rate (%)	proftype	Cumulative Profit Per Observation	Cumulative Return on Investment	Average Profit Per Observation	Tprofit	Return on Investment	Tprofitc	Model Name
21	4.104	82.629	PROFIT	0.8262910798	.	0.8262910798	98.493897	.	98.493896714	model1
22	4.002	80.572	PROFIT	0.8057171537	.	0.7851432275	93.589073	.	192.08296943	model1
23	3.716	74.821	PROFIT	0.7482073601	.	0.6331877729	75.475983	.	267.55895197	model1
24	3.440	69.270	PROFIT	0.6927013423	.	0.5261832889	62.721048	.	330.28	model1
25	2.961	59.626	PROFIT	0.5962582603	.	0.2104859326	25.089923	.	355.36992316	model1
26	2.526	50.850	PROFIT	0.508499154	.	0.0697036224	8.3086718	.	363.67859495	model1
27	2.214	44.581	PROFIT	0.4458140781	.	0.0697036224	8.3086718	.	371.98726674	model1
28	1.981	39.880	PROFIT	0.3988002711	.	0.0697036224	8.3086718	.	380.29593853	model1
29	1.799	36.223	PROFIT	0.3622339768	.	0.0697036224	8.3086718	.	388.60461032	model1
30	1.654	33.298	PROFIT	0.3329809414	.	0.0697036224	8.3086718	.	396.91328211	model1
31	1.535	30.905	PROFIT	0.3090466396	.	0.0697036224	8.3086718	.	405.2219539	model1
32	1.436	28.910	PROFIT	0.2891013882	.	0.0697036224	8.3086718	.	413.53062569	model1
33	1.352	27.222	PROFIT	0.272224637	.	0.0697036224	8.3086718	.	421.83929748	model1
34	1.280	25.776	PROFIT	0.2577588502	.	0.0697036224	8.3086718	.	430.14796926	model1
35	1.218	24.522	PROFIT	0.245221835	.	0.0697036224	8.3086718	.	438.45664105	model1
36	1.163	23.425	PROFIT	0.2342519468	.	0.0697036224	8.3086718	.	446.76531284	model1
37	1.115	22.457	PROFIT	0.2245726336	.	0.0697036224	8.3086718	.	455.07398463	model1
38	1.073	21.597	PROFIT	0.2159687996	.	0.0697036224	8.3086718	.	463.38265642	model1
39	1.034	20.827	PROFIT	0.2082706324	.	0.0697036224	8.3086718	.	471.69132821	model1
40	1.000	20.134	PROFIT	0.2013422819	.	0.0697036224	8.3086718	.	480	model1

Percentile

Capture Response : Rate (%)

(Percentile)

5 % $$\frac{119.2}{213} \times \frac{176}{480} = 20{,}520$$

10 % $$\frac{213-119{,}2}{213} \times \frac{176}{480} + \frac{238{,}4-213}{229} \times \frac{145}{480} = 19{,}498$$

90 % $$\frac{119{,}2}{1822} \times \frac{127}{480} = 1{,}731$$

Lift Value : Model Response Rate (%)/Baseline Response Rate (%)

Response Rate :

(Percentile)

5 % $$\frac{176}{213} = 82{,}629$$

10 % $$\frac{213-119{,}2}{119{,}2} \times \frac{176}{213} + \frac{238{,}4-213}{119{,}2} \times \frac{145}{229} = 78{,}514$$

90 % $$\frac{127}{1822} = 6{,}970$$

Cumulative Lift Value : Model Cumulative Response Rate/Baseline Cumulative Response Rate

Cumulative Response Rate :

(Percentile)

5 % $$\frac{176}{213} = 82{,}629\%$$

10 % $$\frac{213}{238{,}4} \times \frac{176}{213} + \frac{238{,}4-213}{238{,}4} \times \frac{145}{229} = 80{,}572\%$$

90 % $$\frac{213}{2145{,}6}\times\frac{176}{213}+\frac{229}{2145{,}6}\times\frac{145}{229}+\frac{120}{2145{,}6}\times\frac{32}{120}+\frac{2145{,}6-(213+229+120)}{2145{,}6}\times\frac{127}{1822}=21{,}597\%$$

Tprofit : average profit per observation * nbr observations

(Percentile)
5 % $\quad 0{,}82629 \times 119{,}2 = 98{,}4938$

10 % $\quad 0{,}78514 \times 119{,}2 = 93{,}589$

90 % $\quad 0{,}06970 \times 119{,}2 = 8{,}30867$

Tprofitc : $\sum$ Tprofit

(Percentile)
5 % $\quad = 98{,}4938$

10 % $\quad = 98{,}4938 + 93{,}589 = 192{,}08297$

90 % $\quad = 98{,}4938 + 933{,}589 + \ldots + 8{,}30867 = 463{,}3826$