

Chapter 5 - R Notebook

Chapter 5: Classification using Decision Trees and Rules

Part 1: Decision Trees

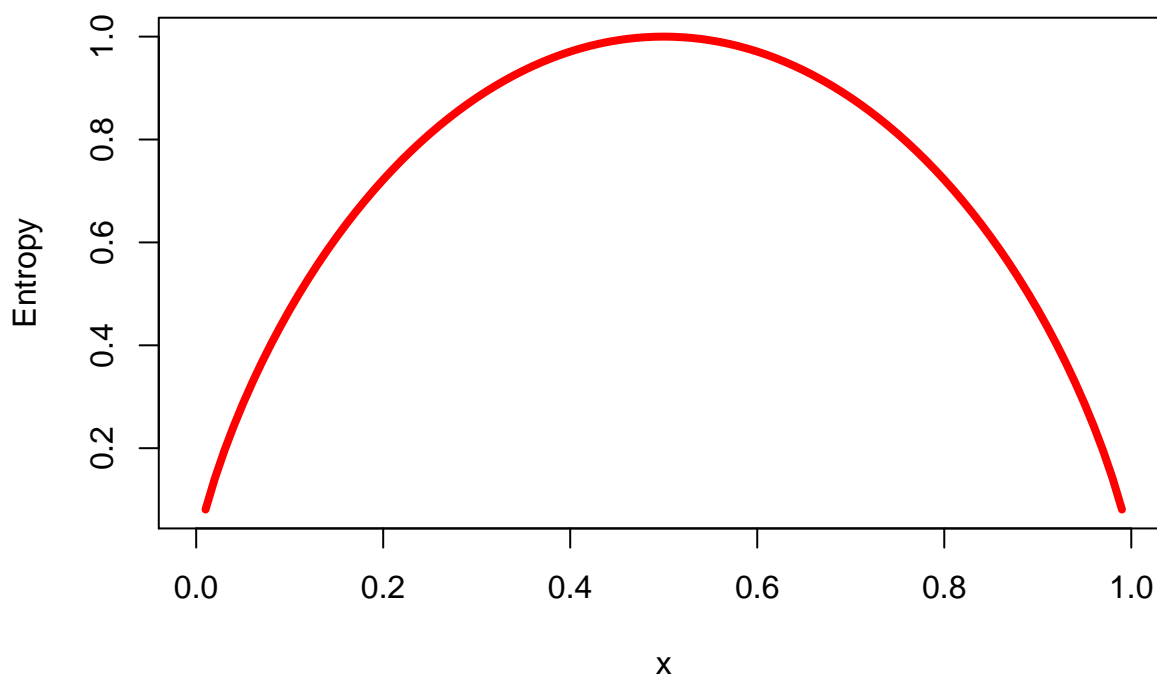
Understanding Decision Trees

Calculate entropy of a two-class segment

```
-0.60 * log2(0.60) - 0.40 * log2(0.40)
```

```
## [1] 0.9709506
```

```
curve(-x * log2(x) - (1 - x) * log2(1 - x),  
      col = "red", xlab = "x", ylab = "Entropy", lwd = 4)
```



Example: Identifying Risky Bank Loans

Step 1: Download the data

```
# URL <- "http://www.sci.csueastbay.edu/~esuess/classes/Statistics_6620/Presentations/ml7/credit.csv"  
# download.file(URL, destfile = "credit.csv", method="curl")
```

Step 2: Exploring and preparing the data —

```
credit <- read.csv("credit.csv", stringsAsFactors = TRUE)
str(credit)
```

```
## 'data.frame':    1000 obs. of  17 variables:
## $ checking_balance    : Factor w/ 4 levels "< 0 DM", "> 200 DM",...: 1 3 4 1 1 4 4 3 4 3 ...
## $ months_loan_duration: int  6 48 12 42 24 36 24 36 12 30 ...
## $ credit_history       : Factor w/ 5 levels "critical","good",...: 1 2 1 2 4 2 2 2 2 1 ...
## $ purpose              : Factor w/ 6 levels "business","car",...: 5 5 4 5 2 4 5 2 5 2 ...
## $ amount               : int  1169 5951 2096 7882 4870 9055 2835 6948 3059 5234 ...
## $ savings_balance      : Factor w/ 5 levels "< 100 DM", "> 1000 DM",...: 5 1 1 1 1 5 4 1 2 1 ...
## $ employment_duration : Factor w/ 5 levels "< 1 year", "> 7 years",...: 2 3 4 4 3 3 2 3 4 5 ...
## $ percent_of_income    : int  4 2 2 2 3 2 3 2 2 4 ...
## $ years_at_residence   : int  4 2 3 4 4 4 4 2 4 2 ...
## $ age                  : int  67 22 49 45 53 35 53 35 61 28 ...
## $ other_credit          : Factor w/ 3 levels "bank","none",...: 2 2 2 2 2 2 2 2 2 2 ...
## $ housing              : Factor w/ 3 levels "other","own",...: 2 2 2 1 1 1 1 2 3 2 2 ...
## $ existing_loans_count : int  2 1 1 1 2 1 1 1 1 2 ...
## $ job                  : Factor w/ 4 levels "management","skilled",...: 2 2 4 2 2 4 2 1 4 1 ...
## $ dependents           : int  1 1 2 2 2 2 1 1 1 1 ...
## $ phone                : Factor w/ 2 levels "no","yes": 2 1 1 1 1 2 1 2 1 1 ...
## $ default              : Factor w/ 2 levels "no","yes": 1 2 1 1 2 1 1 1 1 2 ...
```

Look at two characteristics of the applicant

```
table(credit$checking_balance)
```

```
##
##      < 0 DM      > 200 DM 1 - 200 DM      unknown
##          274          63          269          394
```

```
table(credit$savings_balance)
```

```
##
##      < 100 DM      > 1000 DM 100 - 500 DM 500 - 1000 DM      unknown
##          603          48          103          63          183
```

Look at two characteristics of the loan

```
summary(credit$months_loan_duration)
```

```
##      Min. 1st Qu.  Median    Mean 3rd Qu.    Max.
##       4.0    12.0    18.0    20.9    24.0    72.0
```

```
summary(credit$amount)
```

```
##      Min. 1st Qu.  Median    Mean 3rd Qu.    Max.
##       250    1366    2320    3271    3972   18424
```

Look at the class variable

```
table(credit$default)
```

```
##
## no yes
## 700 300
```

Create a random sample for training and test data Use set.seed to use the same random number sequence as the tutorial

```
set.seed(123)
train_sample <- sample(1000, 900)

str(train_sample)

##  int [1:900] 288 788 409 881 937 46 525 887 548 453 ...
```

Split the data frames

```
credit_train <- credit[train_sample, ]
credit_test  <- credit[-train_sample, ]
```

Check the proportion of class variable

```
prop.table(table(credit_train$default))
```

```
##
##          no          yes
## 0.7033333 0.2966667
```

```
prop.table(table(credit_test$default))
```

```
##
##    no  yes
## 0.67 0.33
```

Step 3: Training a model on the data

Build the simplest decision tree

```
library(C50)
credit_model <- C5.0(credit_train[-17], credit_train$default)
```

Display simple facts about the tree

```
credit_model

##
## Call:
## C5.0.default(x = credit_train[-17], y = credit_train$default)
##
## Classification Tree
## Number of samples: 900
## Number of predictors: 16
##
## Tree size: 57
##
## Non-standard options: attempt to group attributes
```

Display detailed information about the tree

```
summary(credit_model)

##
## Call:
## C5.0.default(x = credit_train[-17], y = credit_train$default)
##
##
```

```

## C5.0 [Release 2.07 GPL Edition]      Wed Feb 13 09:09:29 2019
## -----
##
## Class specified by attribute `outcome'
##
## Read 900 cases (17 attributes) from undefined.data
##
## Decision tree:
##
## checking_balance in {> 200 DM,unknown}: no (412/50)
## checking_balance in {< 0 DM,1 - 200 DM}:
## :...credit_history in {perfect,very good}: yes (59/18)
##   credit_history in {critical,good,poor}:
##     :...months_loan_duration <= 22:
##       :...credit_history = critical: no (72/14)
##       :   credit_history = poor:
##         :   :...dependents > 1: no (5)
##         :   :   dependents <= 1:
##           :   :   :...years_at_residence <= 3: yes (4/1)
##           :   :   :   years_at_residence > 3: no (5/1)
##           :   :   credit_history = good:
##             :   :...savings_balance in {> 1000 DM,500 - 1000 DM}: no (15/1)
##             :   :   savings_balance = 100 - 500 DM:
##             :   :   :...other_credit = bank: yes (3)
##             :   :   :   other_credit in {none,store}: no (9/2)
##             :   :   savings_balance = unknown:
##             :   :   :...other_credit = bank: yes (1)
##             :   :   :   other_credit in {none,store}: no (21/8)
##             :   :   savings_balance = < 100 DM:
##             :   :   :...purpose in {business,car0,renovations}: no (8/2)
##             :   :   :   purpose = education:
##             :   :   :   :...checking_balance = < 0 DM: yes (4)
##             :   :   :   :   checking_balance = 1 - 200 DM: no (1)
##             :   :   :   purpose = car:
##             :   :   :   :...employment_duration = > 7 years: yes (5)
##             :   :   :   :   employment_duration = unemployed: no (4/1)
##             :   :   :   :   employment_duration = < 1 year:
##             :   :   :   :   :...years_at_residence <= 2: yes (5)
##             :   :   :   :   :   years_at_residence > 2: no (3/1)
##             :   :   :   :   employment_duration = 1 - 4 years:
##             :   :   :   :   :...years_at_residence <= 2: yes (2)
##             :   :   :   :   :   years_at_residence > 2: no (6/1)
##             :   :   :   :   employment_duration = 4 - 7 years:
##             :   :   :   :   :...amount <= 1680: yes (2)
##             :   :   :   :   :   amount > 1680: no (3)
##             :   :   :   purpose = furniture/appliances:
##             :   :   :   :...job in {management,unskilled}: no (23/3)
##             :   :   :   :   job = unemployed: yes (1)
##             :   :   :   :   job = skilled:
##             :   :   :   :   :...months_loan_duration > 13: [S1]
##             :   :   :   :   :   months_loan_duration <= 13:
##             :   :   :   :   :   :...housing in {other,own}: no (23/4)
##             :   :   :   :   :   :   housing = rent:
##             :   :   :   :   :   :   :...percent_of_income <= 3: yes (3)

```

```

##           :           percent_of_income > 3: no (2)
## months_loan_duration > 22:
## :...savings_balance = > 1000 DM: no (2)
##     savings_balance = 500 - 1000 DM: yes (4/1)
##     savings_balance = 100 - 500 DM:
##     :...credit_history in {critical,poor}: no (14/3)
##     :   credit_history = good:
##     :   :...other_credit = bank: no (1)
##     :   :   other_credit in {none,store}: yes (12/2)
##     savings_balance = unknown:
##     :...checking_balance = 1 - 200 DM: no (17)
##     :   checking_balance = < 0 DM:
##     :   :...credit_history = critical: no (1)
##     :   :   credit_history in {good,poor}: yes (12/3)
##     savings_balance = < 100 DM:
##     :...months_loan_duration > 47: yes (21/2)
##     months_loan_duration <= 47:
##     :...housing = other:
##     :   :...percent_of_income <= 2: no (6)
##     :   :   percent_of_income > 2: yes (9/3)
##     housing = rent:
##     :...other_credit = bank: no (1)
##     :   other_credit in {none,store}: yes (16/3)
##     housing = own:
##     :...employment_duration = > 7 years: no (13/4)
##     employment_duration = 4 - 7 years:
##     :...job in {management,skilled,
##     :   :   unemployed}: yes (9/1)
##     :   job = unskilled: no (1)
##     employment_duration = unemployed:
##     :...years_at_residence <= 2: yes (4)
##     :   years_at_residence > 2: no (3)
##     employment_duration = 1 - 4 years:
##     :...purpose in {business,car0,education}: yes (7/1)
##     :   purpose in {furniture/appliances,
##     :   :   renovations}: no (7)
##     :   purpose = car:
##     :   :...years_at_residence <= 3: yes (3)
##     :   :   years_at_residence > 3: no (3)
##     employment_duration = < 1 year:
##     :...years_at_residence > 3: yes (5)
##     years_at_residence <= 3:
##     :...other_credit = bank: no (0)
##     other_credit = store: yes (1)
##     other_credit = none:
##     :...checking_balance = 1 - 200 DM: no (8/2)
##     checking_balance = < 0 DM:
##     :...job in {management,skilled,
##     :   :   unemployed}: yes (2)
##     :   job = unskilled: no (3/1)
##
## SubTree [S1]
##
## employment_duration in {< 1 year,4 - 7 years}: no (4)

```

```
## employment_duration in {> 7 years,1 - 4 years,unemployed}: yes (10)
##
##
## Evaluation on training data (900 cases):
##
##      Decision Tree
##      -----
##      Size      Errors
##
##      56  133(14.8%)  <<
##
##
##      (a)  (b)  <-classified as
##      ----  ----
##      598   35  (a): class no
##      98   169  (b): class yes
##
##
## Attribute usage:
##
## 100.00% checking_balance
##  54.22% credit_history
##  47.67% months_loan_duration
##  38.11% savings_balance
##  14.33% purpose
##  14.33% housing
##  12.56% employment_duration
##   9.00% job
##   8.67% other_credit
##   6.33% years_at_residence
##   2.22% percent_of_income
##   1.56% dependents
##   0.56% amount
##
##
## Time: 0.0 secs
```

Step 4: Evaluating model performance

Create a factor vector of predictions on test data

```
credit_pred <- predict(credit_model, credit_test)
```

Cross tabulation of predicted versus actual classes

```
library(gmodels)
CrossTable(credit_test$default, credit_pred,
  prop.chisq = FALSE, prop.c = FALSE, prop.r = FALSE,
  dnn = c('actual default', 'predicted default'))
```

```
##
##
##      Cell Contents
## |-----|
## |                      N |
```

```
## |          N / Table Total |
## |-----|
##
##
## Total Observations in Table: 100
##
##
##          | predicted default
## actual default |          no |          yes | Row Total |
## -----|-----|-----|-----|
##          no |          59 |           8 |          67 |
##          |          0.590 |          0.080 |          |
## -----|-----|-----|-----|
##          yes |          19 |          14 |          33 |
##          |          0.190 |          0.140 |          |
## -----|-----|-----|-----|
## Column Total |          78 |          22 |          100 |
## -----|-----|-----|-----|
##
##
```

Step 5: Improving model performance

Boosting the accuracy of decision trees

Boosted decision tree with 10 trials

```
credit_boost10 <- C5.0(credit_train[-17], credit_train$default,
                        trials = 10)
credit_boost10
```

```
##
## Call:
## C5.0.default(x = credit_train[-17], y = credit_train$default, trials = 10)
##
## Classification Tree
## Number of samples: 900
## Number of predictors: 16
##
## Number of boosting iterations: 10
## Average tree size: 47.5
##
## Non-standard options: attempt to group attributes
summary(credit_boost10)
```

```
##
## Call:
## C5.0.default(x = credit_train[-17], y = credit_train$default, trials = 10)
##
##
## C5.0 [Release 2.07 GPL Edition]      Wed Feb 13 09:09:30 2019
## -----
##
```

```

## Class specified by attribute `outcome'
##
## Read 900 cases (17 attributes) from undefined.data
##
## ----- Trial 0: -----
##
## Decision tree:
##
## checking_balance in {> 200 DM,unknown}: no (412/50)
## checking_balance in {< 0 DM,1 - 200 DM}:
## :...credit_history in {perfect,very good}: yes (59/18)
##   credit_history in {critical,good,poor}:
##     :...months_loan_duration <= 22:
##       :...credit_history = critical: no (72/14)
##       :   credit_history = poor:
##         :   :...dependents > 1: no (5)
##         :   :   dependents <= 1:
##           :   :   :...years_at_residence <= 3: yes (4/1)
##           :   :   :   years_at_residence > 3: no (5/1)
##           :   :   credit_history = good:
##             :   :   :...savings_balance in {> 1000 DM,500 - 1000 DM}: no (15/1)
##             :   :   :   savings_balance = 100 - 500 DM:
##             :   :   :   :...other_credit = bank: yes (3)
##             :   :   :   :   other_credit in {none,store}: no (9/2)
##             :   :   :   savings_balance = unknown:
##             :   :   :   :...other_credit = bank: yes (1)
##             :   :   :   :   other_credit in {none,store}: no (21/8)
##             :   :   :   savings_balance = < 100 DM:
##             :   :   :   :...purpose in {business,car0,renovations}: no (8/2)
##             :   :   :   :   purpose = education:
##             :   :   :   :   :...checking_balance = < 0 DM: yes (4)
##             :   :   :   :   :   checking_balance = 1 - 200 DM: no (1)
##             :   :   :   :   purpose = car:
##             :   :   :   :   :...employment_duration = > 7 years: yes (5)
##             :   :   :   :   :   employment_duration = unemployed: no (4/1)
##             :   :   :   :   :   employment_duration = < 1 year:
##             :   :   :   :   :   :...years_at_residence <= 2: yes (5)
##             :   :   :   :   :   :   years_at_residence > 2: no (3/1)
##             :   :   :   :   :   employment_duration = 1 - 4 years:
##             :   :   :   :   :   :...years_at_residence <= 2: yes (2)
##             :   :   :   :   :   :   years_at_residence > 2: no (6/1)
##             :   :   :   :   :   employment_duration = 4 - 7 years:
##             :   :   :   :   :   :...amount <= 1680: yes (2)
##             :   :   :   :   :   :   amount > 1680: no (3)
##             :   :   :   :   purpose = furniture/appliances:
##             :   :   :   :   :...job in {management,unskilled}: no (23/3)
##             :   :   :   :   :   job = unemployed: yes (1)
##             :   :   :   :   :   job = skilled:
##             :   :   :   :   :   :...months_loan_duration > 13: [S1]
##             :   :   :   :   :   :   months_loan_duration <= 13:
##             :   :   :   :   :   :   :...housing in {other,own}: no (23/4)
##             :   :   :   :   :   :   :   housing = rent:
##             :   :   :   :   :   :   :   :...percent_of_income <= 3: yes (3)
##             :   :   :   :   :   :   :   :   percent_of_income > 3: no (2)

```



```

## months_loan_duration > 22:
## :...savings_balance = > 1000 DM: no (2)
## savings_balance = 500 - 1000 DM: yes (4/1)
## savings_balance = 100 - 500 DM:
## :...credit_history in {critical,poor}: no (14/3)
## : credit_history = good:
## : :...other_credit = bank: no (1)
## : other_credit in {none,store}: yes (12/2)
## savings_balance = unknown:
## :...checking_balance = 1 - 200 DM: no (17)
## : checking_balance = < 0 DM:
## : :...credit_history = critical: no (1)
## : credit_history in {good,poor}: yes (12/3)
## savings_balance = < 100 DM:
## :...months_loan_duration > 47: yes (21/2)
## months_loan_duration <= 47:
## :...housing = other:
## :...percent_of_income <= 2: no (6)
## : percent_of_income > 2: yes (9/3)
## housing = rent:
## :...other_credit = bank: no (1)
## : other_credit in {none,store}: yes (16/3)
## housing = own:
## :...employment_duration = > 7 years: no (13/4)
## employment_duration = 4 - 7 years:
## :...job in {management,skilled,
## : : unemployed}: yes (9/1)
## : job = unskilled: no (1)
## employment_duration = unemployed:
## :...years_at_residence <= 2: yes (4)
## : years_at_residence > 2: no (3)
## employment_duration = 1 - 4 years:
## :...purpose in {business,car0,education}: yes (7/1)
## : purpose in {furniture/appliances,
## : : renovations}: no (7)
## : purpose = car:
## : :...years_at_residence <= 3: yes (3)
## : years_at_residence > 3: no (3)
## employment_duration = < 1 year:
## :...years_at_residence > 3: yes (5)
## years_at_residence <= 3:
## :...other_credit = bank: no (0)
## other_credit = store: yes (1)
## other_credit = none:
## :...checking_balance = 1 - 200 DM: no (8/2)
## checking_balance = < 0 DM:
## :...job in {management,skilled,
## : : unemployed}: yes (2)
## : job = unskilled: no (3/1)
##
## SubTree [S1]
##
## employment_duration in {< 1 year,4 - 7 years}: no (4)
## employment_duration in {> 7 years,1 - 4 years,unemployed}: yes (10)

```

```

##
## ----- Trial 1: -----
##
## Decision tree:
##
## checking_balance = unknown:
## :...other_credit in {bank,store}:
## :   :...purpose in {business,education,renovations}: yes (19.5/6.3)
## :   :   purpose in {car0,furniture/appliances}: no (24.8/6.6)
## :   :   purpose = car:
## :   :       :...dependents <= 1: yes (20.1/4.8)
## :   :       dependents > 1: no (2.4)
## :   other_credit = none:
## :   :...credit_history in {critical,perfect,very good}: no (102.8/4.4)
## :   :   credit_history = good:
## :   :       :...existing_loans_count <= 1: no (112.7/17.5)
## :   :       :   existing_loans_count > 1: yes (18.9/7.9)
## :   :   credit_history = poor:
## :   :       :...years_at_residence <= 1: yes (4.4)
## :   :       :   years_at_residence > 1:
## :   :           :...percent_of_income <= 3: no (11.9)
## :   :           percent_of_income > 3: yes (14.3/5.6)
## checking_balance in {< 0 DM,> 200 DM,1 - 200 DM}:
## :...savings_balance in {> 1000 DM,500 - 1000 DM}: no (42.9/11.3)
##   savings_balance = unknown:
##   :...credit_history in {perfect,poor}: no (8.5)
##   :   credit_history in {critical,good,very good}:
##   :       :...employment_duration in {< 1 year,> 7 years,4 - 7 years,
##   :       :           :   unemployed}: no (52.3/17.3)
##   :       :   employment_duration = 1 - 4 years: yes (19.7/5.6)
##   savings_balance = 100 - 500 DM:
##   :...existing_loans_count > 3: yes (3)
##   :   existing_loans_count <= 3:
##   :       :...credit_history in {critical,poor,very good}: no (24.6/7.6)
##   :       :   credit_history = perfect: yes (2.4)
##   :       :   credit_history = good:
##   :       :       :...months_loan_duration <= 27: no (23.7/10.5)
##   :       :       :   months_loan_duration > 27: yes (5.6)
##   savings_balance = < 100 DM:
##   :...months_loan_duration > 42: yes (28/5.2)
##   :   months_loan_duration <= 42:
##   :       :...percent_of_income <= 2:
##   :       :   :...employment_duration in {1 - 4 years,4 - 7 years,
##   :       :   :       :   unemployed}: no (86.2/23.8)
##   :       :   :   employment_duration in {< 1 year,> 7 years}:
##   :       :   :       :...housing = other: no (4.8/1.6)
##   :       :   :       :   housing = rent: yes (10.7/2.4)
##   :       :   :       :   housing = own:
##   :       :   :       :       :...phone = yes: yes (12.9/4)
##   :       :   :       :       :   phone = no:
##   :       :   :       :           :...percent_of_income <= 1: no (7.1/0.8)
##   :       :   :       :           :   percent_of_income > 1: yes (17.5/7.1)
##   :       :   percent_of_income > 2:
##   :       :       :...years_at_residence <= 1: no (31.6/8.5)

```

```

##          years_at_residence > 1:
##          :...credit_history in {perfect,poor}: yes (20.9/1.6)
##          credit_history in {critical,good,very good}:
##          :...job = skilled: yes (95/34.7)
##          job = unemployed: no (1.6)
##          job = management:
##          :...amount <= 11590: no (23.8/7)
##          :   amount > 11590: yes (3.8)
##          job = unskilled:
##          :...checking_balance in {< 0 DM,
##          :                               > 200 DM}: yes (23.8/9.5)
##          checking_balance = 1 - 200 DM: no (17.9/6.2)
##
## ----- Trial 2: -----
##
## Decision tree:
##
## checking_balance = unknown:
## :...other_credit = bank:
## :   :...existing_loans_count > 2: no (3.3)
## :   :   existing_loans_count <= 2:
## :   :       :...months_loan_duration <= 8: no (4)
## :   :       :       months_loan_duration > 8: yes (43/16.6)
## :   other_credit in {none,store}:
## :       :...employment_duration in {< 1 year,unemployed}:
## :       :       :...purpose in {business,renovations}: yes (6.4)
## :       :       :   purpose in {car,car0,education}: no (13.2)
## :       :       :   purpose = furniture/appliances:
## :       :       :       :...amount <= 4594: no (22.5/7.3)
## :       :       :       :       amount > 4594: yes (9.1)
## :       :       employment_duration in {> 7 years,1 - 4 years,4 - 7 years}:
## :       :       :...percent_of_income <= 3: no (92.7/3.6)
## :       :       :       percent_of_income > 3:
## :       :       :       :...age > 30: no (73.6/5.5)
## :       :       :       :       age <= 30:
## :       :       :       :       :...job in {management,unemployed,unskilled}: yes (14/4)
## :       :       :       :       :   job = skilled:
## :       :       :       :       :       :...credit_history = very good: no (0)
## :       :       :       :       :       :   credit_history = poor: yes (3.6)
## :       :       :       :       :       :   credit_history in {critical,good,perfect}:
## :       :       :       :       :       :       :...age <= 29: no (20.4/4.6)
## :       :       :       :       :       :       :       age > 29: yes (2.7)
## checking_balance in {< 0 DM,> 200 DM,1 - 200 DM}:
## :...housing = other:
## :   :...dependents > 1: yes (28.3/7.6)
## :   :   dependents <= 1:
## :   :       :...employment_duration in {< 1 year,4 - 7 years,
## :   :       :       :       unemployed}: no (22.9/4.5)
## :   :       :       employment_duration in {> 7 years,1 - 4 years}: yes (29.6/10.5)
## housing = rent:
## :...credit_history = perfect: yes (5.3)
## :   credit_history = poor: no (7.1/0.7)
## :   credit_history in {critical,good,very good}:
## :       :...employment_duration = < 1 year: yes (28.3/9.3)

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##      :      employment_duration in {> 7 years,4 - 7 years,
##      :      :      unemployed}: no (33.9/12.3)
##      :      employment_duration = 1 - 4 years:
##      :      :...checking_balance = > 200 DM: no (2)
##      :      checking_balance in {< 0 DM,1 - 200 DM}:
##      :      :...years_at_residence <= 3: no (10.3/3.8)
##      :      years_at_residence > 3: yes (20.4/3.1)
##      housing = own:
##      :...job in {management,unemployed}: yes (55.8/19.8)
##      job in {skilled,unskilled}:
##      :...months_loan_duration <= 7: no (25.3/2)
##      months_loan_duration > 7:
##      :...years_at_residence > 3: no (92.2/29.6)
##      years_at_residence <= 3:
##      :...purpose = renovations: yes (7/1.3)
##      purpose in {business,car0,education}: no (32.2/5.3)
##      purpose = car:
##      :...months_loan_duration > 40: no (7.2/0.7)
##      : months_loan_duration <= 40:
##      :      :...amount <= 947: yes (12.9)
##      :      amount > 947:
##      :      :...months_loan_duration <= 16: no (23.2/8.5)
##      :      months_loan_duration > 16: [S1]
##      purpose = furniture/appliances:
##      :...savings_balance in {> 1000 DM,unknown}: no (15.4/3.2)
##      savings_balance in {100 - 500 DM,
##      :      500 - 1000 DM}: yes (14.6/4.5)
##      savings_balance = < 100 DM:
##      :...months_loan_duration > 36: yes (7.1)
##      months_loan_duration <= 36:
##      :...existing_loans_count > 1: no (14.1/4.3)
##      existing_loans_count <= 1: [S2]
##
##      SubTree [S1]
##
##      savings_balance in {< 100 DM,> 1000 DM,500 - 1000 DM,unknown}: yes (22.5/2.7)
##      savings_balance = 100 - 500 DM: no (4.5/0.7)
##
##      SubTree [S2]
##
##      checking_balance = < 0 DM: no (22.4/9.1)
##      checking_balance in {> 200 DM,1 - 200 DM}: yes (46.7/20)
##
##      ----- Trial 3: -----
##
##      Decision tree:
##
##      checking_balance in {> 200 DM,unknown}:
##      :...employment_duration = > 7 years: no (98.9/17.1)
##      : employment_duration = unemployed: yes (16/6.7)
##      : employment_duration = < 1 year:
##      :      :...amount <= 1333: no (11.7)
##      :      : amount > 1333:
##      :      :      :...amount <= 6681: no (38.2/16.3)

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## :      :      amount > 6681: yes (5.3)
## :      employment_duration = 4 - 7 years:
## :      :...checking_balance = > 200 DM: yes (9.6/3.6)
## :      :      checking_balance = unknown:
## :      :      :...age <= 22: yes (6.5/1.6)
## :      :      age > 22: no (42.6/1.5)
## :      employment_duration = 1 - 4 years:
## :      :...percent_of_income <= 1: no (20.6/1.5)
## :      :      percent_of_income > 1:
## :      :      :...job in {skilled,unemployed}: no (64.9/17.6)
## :      :      job in {management,unskilled}:
## :      :      :...existing_loans_count > 2: yes (2.4)
## :      :      existing_loans_count <= 2:
## :      :      :...age <= 34: yes (26.4/10.7)
## :      :      age > 34: no (10.5)
## checking_balance in {< 0 DM,1 - 200 DM}:
## :...savings_balance in {> 1000 DM,500 - 1000 DM}: no (35.8/12)
##     savings_balance = 100 - 500 DM:
##     :...amount <= 1285: yes (12.8/0.5)
##     :      amount > 1285:
##     :      :...existing_loans_count <= 1: no (27/9.2)
##     :      existing_loans_count > 1: yes (15.8/4.9)
##     savings_balance = unknown:
##     :...credit_history in {critical,perfect,poor}: no (15.5)
##     :      credit_history in {good,very good}:
##     :      :...age > 56: no (4.5)
##     :      age <= 56:
##     :      :...months_loan_duration <= 18: yes (24.5/5.6)
##     :      months_loan_duration > 18: no (28.4/12.3)
##     savings_balance = < 100 DM:
##     :...months_loan_duration <= 11:
##     :      :...job = management: yes (13.7/4.9)
##     :      job in {skilled,unemployed,unskilled}: no (45.9/10)
##     months_loan_duration > 11:
##     :...percent_of_income <= 1:
##     :      :...credit_history in {critical,poor,very good}: no (11.1)
##     :      credit_history in {good,perfect}: yes (24.4/11)
##     percent_of_income > 1:
##     :...job = unemployed: yes (7/3.1)
##     :      job = management:
##     :      :...years_at_residence <= 1: no (6.6)
##     :      :      years_at_residence > 1:
##     :      :      :...checking_balance = < 0 DM: no (23.1/7)
##     :      :      checking_balance = 1 - 200 DM: yes (15.8/4)
##     :      job = unskilled:
##     :      :...housing in {other,rent}: yes (12.2/2.2)
##     :      :      housing = own:
##     :      :      :...purpose = car: yes (18.1/3.9)
##     :      :      :      purpose in {business,car0,education,
##     :      :      :      :      furniture/appliances,
##     :      :      :      :      renovations}: no (32.1/11.1)
##     :      job = skilled:
##     :      :...checking_balance = < 0 DM:
##     :      :      :...credit_history in {poor,very good}: yes (16.6)

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##          :   credit_history in {critical,good,perfect}:
##          :   :...purpose in {business,car0,education,
##          :   :       renovations}: yes (10.2/1.5)
##          :   purpose = car:
##          :   :...age <= 51: yes (34.6/8.1)
##          :   :   age > 51: no (4.4)
##          :   purpose = furniture/appliances:
##          :   :...years_at_residence <= 1: no (4.4)
##          :   :       years_at_residence > 1:
##          :   :       :...other_credit = bank: yes (2.4)
##          :   :       :       other_credit = store: no (0.5)
##          :   :       :       other_credit = none:
##          :   :       :       :...amount <= 1743: no (11.5/2.4)
##          :   :       :       :       amount > 1743: yes (29/6.6)
##          checking_balance = 1 - 200 DM:
##          :...months_loan_duration > 36: yes (6.5)
##          :       months_loan_duration <= 36:
##          :       :...other_credit in {bank,store}: yes (8/1.5)
##          :       :       other_credit = none:
##          :       :       :...dependents > 1: yes (7.4/3.1)
##          :       :       :       dependents <= 1:
##          :       :       :       :...percent_of_income <= 2: no (12.7/1.1)
##          :       :       :       :       percent_of_income > 2: [S1]
##
## SubTree [S1]
##
## purpose in {business,renovations}: yes (3.9)
## purpose in {car,car0,education,furniture/appliances}: no (19.8/6.1)
##
## ----- Trial 4: -----
##
## Decision tree:
##
## checking_balance in {> 200 DM,unknown}:
## :...other_credit = store: no (20.6/9.6)
## :   other_credit = none:
## :   :   :...employment_duration in {> 7 years,1 - 4 years,4 - 7 years,
## :   :   :       unemployed}: no (211.3/45.7)
## :   :   :   employment_duration = < 1 year:
## :   :   :   :...amount <= 1333: no (8.8)
## :   :   :   :       amount > 1333:
## :   :   :   :       :...purpose in {business,car0,education,furniture/appliances,
## :   :   :   :       :       renovations}: yes (32.9/8.1)
## :   :   :   :       :       purpose = car: no (4.9)
## :   :   other_credit = bank:
## :   :   :...age > 44: no (14.4/1.2)
## :   :   :       age <= 44:
## :   :   :       :...years_at_residence <= 1: no (5)
## :   :   :       :       years_at_residence > 1:
## :   :   :       :       :...housing = rent: yes (4.3)
## :   :   :       :       :       housing in {other,own}:
## :   :   :       :       :       :...job = unemployed: yes (0)
## :   :   :       :       :       :       job = management: no (4)
## :   :   :       :       :       :       job in {skilled,unskilled}:

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## :           :...age <= 26: no (3.7)
## :           age > 26:
## :           :...savings_balance in {< 100 DM,500 - 1000 DM,
## :           :           unknown}: yes (30.6/7.4)
## :           savings_balance in {> 1000 DM,
## :           100 - 500 DM}: no (4)
## checking_balance in {< 0 DM,1 - 200 DM}:
## :...credit_history = perfect:
## :   :...housing in {other,rent}: yes (7.8)
## :   :   housing = own: no (20.5/9)
## :   credit_history = poor:
## :   :...checking_balance = < 0 DM: yes (10.4/2.2)
## :   :   checking_balance = 1 - 200 DM:
## :   :   :...other_credit in {bank,none}: no (24/4.3)
## :   :   :   other_credit = store: yes (5.8/1.2)
## :   credit_history = very good:
## :   :...age <= 23: no (5.7)
## :   :   age > 23:
## :   :   :...months_loan_duration <= 27: yes (28.4/3.7)
## :   :   :   months_loan_duration > 27: no (6.9/2)
## :   credit_history = critical:
## :   :...years_at_residence <= 1: no (6.7)
## :   :   years_at_residence > 1:
## :   :   :...purpose in {business,car,car0,renovations}: no (62.2/21.9)
## :   :   :   purpose = education: yes (7.9/0.9)
## :   :   :   purpose = furniture/appliances:
## :   :   :   :...phone = yes: no (14.5/2.8)
## :   :   :   :   phone = no:
## :   :   :   :   :...amount <= 1175: no (5.2)
## :   :   :   :   :   amount > 1175: yes (30.1/7.6)
## :   credit_history = good:
## :   :...savings_balance in {> 1000 DM,500 - 1000 DM}: no (15.7/4.7)
## :   :   savings_balance = 100 - 500 DM: yes (32.1/11.7)
## :   :   savings_balance = unknown:
## :   :   :...job = unskilled: no (4.4)
## :   :   :   job in {management,skilled,unemployed}:
## :   :   :   :...checking_balance = < 0 DM: yes (27.8/6)
## :   :   :   :   checking_balance = 1 - 200 DM: no (26.8/10.4)
## :   :   savings_balance = < 100 DM:
## :   :   :...dependents > 1:
## :   :   :   :...existing_loans_count > 1: no (2.6/0.4)
## :   :   :   :   existing_loans_count <= 1:
## :   :   :   :   :...years_at_residence <= 2: yes (10.2/2.9)
## :   :   :   :   :   years_at_residence > 2: no (20.4/5.9)
## :   :   dependents <= 1:
## :   :   :...purpose in {business,car0}: no (9.7/2.5)
## :   :   :   purpose in {education,renovations}: yes (13/5.1)
## :   :   :   purpose = car:
## :   :   :   :...employment_duration in {< 1 year,> 7 years,
## :   :   :   :   :           4 - 7 years}: yes (32/8.3)
## :   :   :   :   employment_duration in {1 - 4 years,
## :   :   :   :   :           unemployed}: no (24.9/9)
## :   :   purpose = furniture/appliances:
## :   :   :...months_loan_duration > 39: yes (4.8)

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##             months_loan_duration <= 39:
##             :...phone = yes: yes (21.9/9.2)
##             phone = no:
##             :...employment_duration in {< 1 year,> 7 years,
##             :             4 - 7 years}: no (34.1/8.1)
##             employment_duration = unemployed: yes (3.3/0.4)
##             employment_duration = 1 - 4 years:
##             :...percent_of_income <= 1: yes (3.8)
##             percent_of_income > 1:
##             :...months_loan_duration > 21: no (4.9/0.4)
##             months_loan_duration <= 21:
##             :...years_at_residence <= 3: no (20.9/8.8)
##             years_at_residence > 3: yes (5.8)
##
## ----- Trial 5: -----
##
## Decision tree:
##
## checking_balance = unknown:
## :...other_credit = store: yes (16.9/7.5)
## :   other_credit = bank:
## :     :...housing = other: no (8.3/1.8)
## :     :   housing = rent: yes (4.4/0.8)
## :     :   housing = own:
## :     :     :...phone = no: no (26.9/9.7)
## :     :     phone = yes: yes (12.1/5)
## :   other_credit = none:
## :     :...credit_history in {critical,perfect,very good}: no (60.4/5.1)
## :     credit_history in {good,poor}:
## :       :...purpose in {business,car,car0,education}: no (53.6/12.8)
## :       purpose = renovations: yes (7.3/1.1)
## :       purpose = furniture/appliances:
## :         :...job = unemployed: no (0)
## :         job in {management,unskilled}: yes (19.2/7)
## :         job = skilled:
## :           :...phone = yes: no (14.6/1.8)
## :           phone = no:
## :             :...age > 32: no (9.2)
## :             age <= 32:
## :               :...employment_duration = 1 - 4 years: no (4.1)
## :               employment_duration in {< 1 year,> 7 years,
## :               :               4 - 7 years,unemployed}:
## :               :...savings_balance in {< 100 DM,
## :               :               100 - 500 DM}: yes (20.5/3)
## :               savings_balance in {> 1000 DM,500 - 1000 DM,
## :               :               unknown}: no (3.4)
## checking_balance in {< 0 DM,> 200 DM,1 - 200 DM}:
## :...percent_of_income <= 2:
## :   :...amount > 11054: yes (14.2/1.2)
## :   amount <= 11054:
## :     :...other_credit = bank: no (32.3/9.7)
## :     other_credit = store: yes (8.9/2.6)
## :     other_credit = none:
## :       :...purpose in {business,renovations}: yes (20.3/9.1)

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##      :           purpose in {car0,education}: no (8.4/3.7)
##      :           purpose = car:
##      :           :...savings_balance in {< 100 DM,> 1000 DM,500 - 1000 DM,
##      :           :           :           unknown}: no (46.6/7.9)
##      :           :           savings_balance = 100 - 500 DM: yes (13.8/3.3)
##      :           purpose = furniture/appliances:
##      :           :...employment_duration in {> 7 years,
##      :           :           :           4 - 7 years}: no (18.2/2.6)
##      :           :           employment_duration in {1 - 4 years,
##      :           :           :           unemployed}: yes (50.8/19.5)
##      :           :           employment_duration = < 1 year:
##      :           :           :...job in {management,skilled,unemployed}: no (16.3/2.9)
##      :           :           :           job = unskilled: yes (6/1.6)
##      percent_of_income > 2:
##      :...years_at_residence <= 1:
##      :           :...other_credit in {bank,store}: no (7.6)
##      :           :           other_credit = none:
##      :           :           :...months_loan_duration > 42: no (2.9)
##      :           :           :           months_loan_duration <= 42:
##      :           :           :           :...age <= 36: no (26.6/8.4)
##      :           :           :           :           age > 36: yes (5.3)
##      years_at_residence > 1:
##      :...job = unemployed: no (5.2)
##      :           job in {management,skilled,unskilled}:
##      :           :...credit_history = perfect: yes (10.9)
##      :           :           credit_history in {critical,good,poor,very good}:
##      :           :           :...employment_duration = < 1 year:
##      :           :           :           :...checking_balance = > 200 DM: no (2.7)
##      :           :           :           :           checking_balance in {< 0 DM,1 - 200 DM}:
##      :           :           :           :           :...months_loan_duration > 21: yes (23.4/0.7)
##      :           :           :           :           :           months_loan_duration <= 21:
##      :           :           :           :           :           :...amount <= 1928: yes (18.4/4.4)
##      :           :           :           :           :           :           amount > 1928: no (4.5)
##      :           :           :           employment_duration in {> 7 years,1 - 4 years,4 - 7 years,
##      :           :           :           :           unemployed}:
##      :           :           :           :...months_loan_duration <= 11:
##      :           :           :           :           :...age > 47: no (12.2)
##      :           :           :           :           :           age <= 47:
##      :           :           :           :           :           :...purpose in {business,car,car0,
##      :           :           :           :           :           :           :           furniture/appliances,
##      :           :           :           :           :           :           :           renovations}: no (25/9.2)
##      :           :           :           :           :           :           purpose = education: yes (3.5)
##      :           :           :           months_loan_duration > 11:
##      :           :           :           :...savings_balance in {> 1000 DM,100 - 500 DM}:
##      :           :           :           :           :...age <= 58: no (22.7/3.4)
##      :           :           :           :           :           age > 58: yes (4.4)
##      :           :           :           :           savings_balance in {< 100 DM,500 - 1000 DM,unknown}:
##      :           :           :           :           :...years_at_residence <= 2: yes (76.1/22.8)
##      :           :           :           :           :           years_at_residence > 2:
##      :           :           :           :           :           :...purpose in {business,car0,
##      :           :           :           :           :           :           :           education}: yes (24.7/7.1)
##      :           :           :           :           :           :           purpose = renovations: no (1.1)
##      :           :           :           :           :           :           purpose = furniture/appliances: [S1]
##      :           :           :           :           :           :           purpose = car:

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##                                     :...amount <= 1388: yes (17.8/2.2)
##                                     amount > 1388:
##                                     :...housing = own: no (10.9)
##                                     housing in {other,rent}: [S2]
##
## SubTree [S1]
##
## employment_duration = unemployed: no (4.4)
## employment_duration in {> 7 years,1 - 4 years,4 - 7 years}:
## :...checking_balance = < 0 DM: yes (35.6/12.4)
##     checking_balance in {> 200 DM,1 - 200 DM}: no (29/10.5)
##
## SubTree [S2]
##
## savings_balance in {< 100 DM,500 - 1000 DM}: yes (21.4/6.4)
## savings_balance = unknown: no (6.8/1.5)
##
## ----- Trial 6: -----
##
## Decision tree:
##
## checking_balance in {> 200 DM,unknown}:
## :...purpose = car0: no (2.2)
## :   purpose = renovations: yes (8.4/3.3)
## :   purpose = education:
## :     :...age <= 44: yes (19.8/7.7)
## :     :   age > 44: no (4.4)
## :   purpose = business:
## :     :...existing_loans_count > 2: yes (3.3)
## :     :   existing_loans_count <= 2:
## :     :     :...amount <= 1823: no (8.1)
## :     :     :   amount > 1823:
## :     :       :...percent_of_income <= 3: no (12.1/3.3)
## :     :       :   percent_of_income > 3: yes (13.2/3.4)
## :   purpose = car:
## :     :...job in {management,unemployed}: no (20.8/1.6)
## :     :   job = unskilled:
## :     :     :...years_at_residence <= 3: no (11/1.3)
## :     :     :   years_at_residence > 3: yes (14.5/3.2)
## :     :   job = skilled:
## :     :     :...other_credit in {bank,store}: yes (17.6/4.9)
## :     :     :   other_credit = none:
## :     :       :...existing_loans_count <= 2: no (24.6)
## :     :       :   existing_loans_count > 2: yes (2.4/0.3)
## :   purpose = furniture/appliances:
## :     :...age > 44: no (22.7)
## :     :   age <= 44:
## :       :...job = unemployed: no (0)
## :       :   job = unskilled:
## :       :     :...existing_loans_count <= 1: yes (20.9/5.6)
## :       :     :   existing_loans_count > 1: no (4.5)
## :       :   job in {management,skilled}:
## :       :     :...dependents > 1: no (6.6)
## :       :     :   dependents <= 1:

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## :           :...existing_loans_count <= 1:
## :           :...savings_balance in {> 1000 DM,100 - 500 DM,
## :           :           :           500 - 1000 DM,
## :           :           :           unknown}: no (16.9)
## :           :   savings_balance = < 100 DM:
## :           :   :...age <= 22: yes (8.5/1.3)
## :           :   :   age > 22: no (43.1/8.8)
## :           existing_loans_count > 1:
## :           :...housing in {other,rent}: yes (9.9/2.1)
## :           :   housing = own:
## :           :   :...credit_history in {critical,poor,
## :           :   :           :           very good}: no (18.6/1.6)
## :           :   :   credit_history in {good,perfect}: yes (14.9/4.3)
## checking_balance in {< 0 DM,1 - 200 DM}:
## :...credit_history = perfect: yes (28.1/9.6)
##   credit_history = very good:
##   :...age <= 23: no (5.5)
##   :   age > 23: yes (30/8.1)
##   credit_history = poor:
##   :...percent_of_income <= 1: no (6.5)
##   :   percent_of_income > 1:
##   :   :...savings_balance in {500 - 1000 DM,unknown}: no (6.4)
##   :   :   savings_balance in {< 100 DM,> 1000 DM,100 - 500 DM}:
##   :   :   :...dependents <= 1: yes (25.1/8)
##   :   :   :   dependents > 1: no (5/0.9)
##   credit_history = critical:
##   :...savings_balance = unknown: no (8.4)
##   :   savings_balance in {< 100 DM,> 1000 DM,100 - 500 DM,500 - 1000 DM}:
##   :   :...other_credit = bank: yes (16.2/4.3)
##   :   :   other_credit = store: no (3.7/0.9)
##   :   :   other_credit = none:
##   :   :   :...savings_balance in {> 1000 DM,500 - 1000 DM}: yes (7.3/2.3)
##   :   :   :   savings_balance = 100 - 500 DM: no (5.9)
##   :   :   :   savings_balance = < 100 DM:
##   :   :   :   :...purpose = business: no (4.5/2.2)
##   :   :   :   :   purpose in {car0,education,renovations}: yes (8.5/2.2)
##   :   :   :   :   purpose = car:
##   :   :   :   :   :...age <= 29: yes (6.9)
##   :   :   :   :   :   age > 29: no (25.6/6.9)
##   :   :   :   :   purpose = furniture/appliances:
##   :   :   :   :   :...months_loan_duration <= 36: no (38.4/10.9)
##   :   :   :   :   :   months_loan_duration > 36: yes (3.8)
##   credit_history = good:
##   :...amount > 8086: yes (24/3.8)
##   :   amount <= 8086:
##   :   :...phone = yes:
##   :   :   :...age <= 28: yes (23.9/7.5)
##   :   :   :   :   age > 28: no (69.4/17.9)
##   :   :   phone = no:
##   :   :   :...other_credit in {bank,store}: yes (25.1/7.2)
##   :   :   :   other_credit = none:
##   :   :   :   :...percent_of_income <= 2:
##   :   :   :   :   :...job in {management,unemployed,unskilled}: no (15.6/2.7)
##   :   :   :   :   :   job = skilled:

```

```

##          :   ...amount <= 1386: yes (9.9/1)
##          :       amount > 1386:
##          :       ...age <= 24: yes (13.4/4.6)
##          :       age > 24: no (27.8/3.1)
##      percent_of_income > 2:
##      ...checking_balance = < 0 DM: yes (62.5/21.4)
##      checking_balance = 1 - 200 DM:
##      ...months_loan_duration > 42: yes (4.9)
##      months_loan_duration <= 42:
##      ...existing_loans_count > 1: no (5)
##      existing_loans_count <= 1:
##      ...age <= 35: no (39.4/13.2)
##      age > 35: yes (14.7/4.2)
##
## ----- Trial 7: -----
##
## Decision tree:
##
## checking_balance = unknown:
## :...employment_duration in {> 7 years,4 - 7 years}: no (101.1/20.4)
## :   employment_duration = unemployed: yes (16.6/8)
## :   employment_duration = < 1 year:
## :     ...amount <= 4594: no (30/5.7)
## :     :   amount > 4594: yes (10.6/0.3)
## :   employment_duration = 1 - 4 years:
## :     ...dependents > 1: no (8)
## :     dependents <= 1:
## :       ...months_loan_duration <= 16: no (32.8/5.3)
## :       months_loan_duration > 16:
## :         ...existing_loans_count > 2: yes (2.7)
## :         existing_loans_count <= 2:
## :           ...percent_of_income <= 3: no (20.9/5.9)
## :           percent_of_income > 3:
## :             ...purpose in {business,car0,education}: yes (10.8)
## :             purpose in {car,furniture/appliances,
## :               renovations}: no (19.7/7.5)
## checking_balance in {< 0 DM,> 200 DM,1 - 200 DM}:
## :...purpose in {car0,education,renovations}: no (67.2/29.2)
##   purpose = business:
##   ...age > 46: yes (5.2)
##   :   age <= 46:
##   :     ...months_loan_duration <= 18: no (17.5)
##   :     months_loan_duration > 18:
##   :       ...other_credit in {bank,store}: no (10/0.5)
##   :       other_credit = none:
##   :         ...employment_duration in {> 7 years,
##   :           :   unemployed}: yes (6.6)
##   :         employment_duration in {< 1 year,1 - 4 years,4 - 7 years}:
##   :           ...age <= 25: yes (4)
##   :           age > 25: no (19.2/5.6)
##   purpose = car:
##   ...amount <= 1297: yes (52.4/12.9)
##   :   amount > 1297:
##   :     ...percent_of_income <= 2:

```

```

##      :      :...phone = no: no (32.7/6.1)
##      :      :   phone = yes:
##      :      :      :...years_at_residence <= 3: no (20/4.9)
##      :      :      years_at_residence > 3: yes (14.7/3.8)
##      :      percent_of_income > 2:
##      :      :...percent_of_income <= 3: yes (33.1/11.3)
##      :      percent_of_income > 3:
##      :      :...months_loan_duration <= 18: no (18.2/1.6)
##      :      months_loan_duration > 18:
##      :      :...existing_loans_count <= 1: no (19.5/7.2)
##      :      existing_loans_count > 1: yes (13.8/1)
##      purpose = furniture/appliances:
##      :...savings_balance = > 1000 DM: no (5.2)
##      savings_balance = 100 - 500 DM: yes (18.6/6)
##      savings_balance in {< 100 DM,500 - 1000 DM,unknown}:
##      :...existing_loans_count > 1:
##      :      :...existing_loans_count > 2: no (3.6)
##      :      existing_loans_count <= 2:
##      :      :...housing = other: yes (3.3)
##      :      housing in {own,rent}:
##      :      :...savings_balance = 500 - 1000 DM: yes (3.5/1)
##      :      savings_balance = unknown: no (6.9)
##      :      savings_balance = < 100 DM:
##      :      :...age > 54: yes (2.1)
##      :      age <= 54: [S1]
##      existing_loans_count <= 1:
##      :...credit_history in {critical,perfect}: yes (20.3/7.6)
##      credit_history in {poor,very good}: no (20.8/9.5)
##      credit_history = good:
##      :...months_loan_duration <= 7: no (11.4)
##      months_loan_duration > 7:
##      :...other_credit = bank: no (14.2/4.6)
##      other_credit = store: yes (11.7/3.9)
##      other_credit = none:
##      :...percent_of_income <= 1: no (20.5/5.2)
##      percent_of_income > 1:
##      :...amount > 6078: yes (10.9/1.1)
##      amount <= 6078:
##      :...dependents > 1: yes (8.7/2.5)
##      dependents <= 1: [S2]
##
##      SubTree [S1]
##
##      employment_duration in {< 1 year,4 - 7 years}: yes (15/2.5)
##      employment_duration in {> 7 years,1 - 4 years,unemployed}: no (25.7/2.9)
##
##      SubTree [S2]
##
##      employment_duration = > 7 years: no (17.9/2.5)
##      employment_duration in {< 1 year,1 - 4 years,4 - 7 years,unemployed}:
##      :...job = management: no (6.6)
##      job = unemployed: yes (1.1)
##      job in {skilled,unskilled}:
##      :...years_at_residence <= 1: no (11.8/1.8)

```

```

##         years_at_residence > 1:
##         :...checking_balance = > 200 DM: no (14.7/6.3)
##         checking_balance = 1 - 200 DM: yes (25.1/8.8)
##         checking_balance = < 0 DM:
##         :...months_loan_duration <= 16: no (13.8/3.4)
##         months_loan_duration > 16: yes (19.1/5.5)
##
## ----- Trial 8: -----
##
## Decision tree:
##
## checking_balance in {< 0 DM, 1 - 200 DM}:
## :...credit_history = perfect:
## : :...housing in {other,rent}: yes (8.3)
## : :   housing = own:
## : : :...age <= 34: no (16.6/4.7)
## : : :   age > 34: yes (5.8)
## : credit_history = poor:
## : :...checking_balance = < 0 DM: yes (12/2.7)
## : :   checking_balance = 1 - 200 DM:
## : : :...housing = rent: no (8.6)
## : : :   housing in {other,own}:
## : : : :...amount <= 2279: yes (6.8/0.6)
## : : : :   amount > 2279: no (20/5.7)
## : credit_history = very good:
## : :...existing_loans_count > 1: yes (2.5)
## : :   existing_loans_count <= 1:
## : : :...age <= 23: no (3.7)
## : : :   age > 23:
## : : : :...amount <= 8386: yes (32.9/8.1)
## : : : :   amount > 8386: no (2.5)
## : credit_history = critical:
## : :...years_at_residence <= 1: no (8)
## : :   years_at_residence > 1:
## : : :...savings_balance in {> 1000 DM, 100 - 500 DM, 500 - 1000 DM,
## : : :   :
## : : :   unknown}: no (25.5/5.7)
## : : :   savings_balance = < 100 DM:
## : : : :...age > 61: no (6)
## : : : :   age <= 61:
## : : : : :...existing_loans_count > 2: no (10.7/2.4)
## : : : : :   existing_loans_count <= 2:
## : : : : : :...age > 56: yes (5.4)
## : : : : :   age <= 56:
## : : : : : :...amount > 2483: yes (34.1/8.9)
## : : : : :   amount <= 2483:
## : : : : : :...purpose in {business,education}: yes (4.4)
## : : : : :   purpose in {car,car0,furniture/appliances,
## : : : : :   renovations}: no (41.4/10.8)
## : credit_history = good:
## : :...amount > 8086: yes (26.6/4.8)
## : :   amount <= 8086:
## : : :...savings_balance in {> 1000 DM, 500 - 1000 DM}: no (17.5/5.1)
## : :   savings_balance = 100 - 500 DM:
## : : :...months_loan_duration <= 27: no (21.3/7.1)

```

```
## : months_loan_duration > 27: yes (5.1)
## : savings_balance = unknown:
## : ...age <= 56: yes (44.7/16.9)
## : age > 56: no (4.4)
## : savings_balance = < 100 DM:
## : ...job = unemployed: yes (0.9)
## : job = management:
## : ...employment_duration in {< 1 year,1 - 4 years,4 - 7 years,
## : : unemployed}: no (17.3/1.6)
## : employment_duration = > 7 years: yes (8/1.2)
## : job = unskilled:
## : ...months_loan_duration <= 26: no (59/19.7)
## : months_loan_duration > 26: yes (3.3)
## : job = skilled:
## : ...purpose in {business,car0,education,
## : : renovations}: yes (16.6/4.1)
## : purpose = car:
## : ...dependents <= 1: yes (27.7/10.6)
## : dependents > 1: no (8.1/1.4)
## : purpose = furniture/appliances:
## : ...years_at_residence <= 1: no (18.7/6.5)
## : years_at_residence > 1:
## : ...other_credit = bank: yes (4.5)
## : other_credit = store: no (2.3)
## : other_credit = none:
## : ...percent_of_income <= 3: yes (33.5/15)
## : percent_of_income > 3: no (27.3/9.3)
## checking_balance in {> 200 DM,unknown}:
## ...years_at_residence > 2: no (135.6/32.2)
## years_at_residence <= 2:
## ...months_loan_duration <= 8: no (12.9)
## months_loan_duration > 8:
## ...months_loan_duration <= 9: yes (10.4/1.3)
## months_loan_duration > 9:
## ...months_loan_duration <= 16: no (31.3/4.2)
## months_loan_duration > 16:
## ...purpose in {business,car0,renovations}: no (21.3/8.4)
## purpose = education: yes (6.3/0.8)
## purpose = car:
## ...credit_history in {critical,very good}: yes (17.3/2.6)
## : credit_history in {good,perfect,poor}: no (9.6)
## purpose = furniture/appliances:
## ...credit_history in {critical,perfect,
## : : very good}: no (5.6)
## credit_history = poor: yes (4.9)
## credit_history = good:
## ...housing in {other,rent}: no (2.6)
## housing = own:
## ...age <= 25: no (6.8)
## age > 25: yes (29.2/10.2)
##
## ----- Trial 9: -----
##
## Decision tree:
```

```

##
## checking_balance = unknown:
## :...dependents > 1: no (26)
## :   dependents <= 1:
## :     :...amount <= 1474: no (39.7)
## :       amount > 1474:
## :         :...employment_duration in {> 7 years,4 - 7 years}:
## :           :...years_at_residence > 2: no (21.8)
## :             :   years_at_residence <= 2:
## :               :     :...age <= 23: yes (4.1)
## :                 :       age > 23: no (19.7/4.2)
## :           employment_duration in {< 1 year,1 - 4 years,unemployed}:
## :             :...purpose in {business,renovations}: yes (23.2/3.6)
## :               purpose in {car,car0,education,furniture/appliances}:
## :                 :...other_credit in {bank,store}: yes (29.1/10.5)
## :                   other_credit = none:
## :                     :...purpose in {car,car0}: no (12.3)
## :                       purpose in {education,furniture/appliances}:
## :                         :...amount <= 4455: no (23.7/4.4)
## :                           amount > 4455: yes (11.1/1.3)
## checking_balance in {< 0 DM,> 200 DM,1 - 200 DM}:
## :...percent_of_income <= 2:
## :   :...amount > 11054: yes (15.7/3.6)
## :     amount <= 11054:
## :       :...savings_balance in {> 1000 DM,500 - 1000 DM,
## :         :           unknown}: no (41.5/11.2)
## :       savings_balance = 100 - 500 DM:
## :         :...other_credit = bank: no (5.1)
## :           :   other_credit in {none,store}: yes (21.7/9.4)
## :         savings_balance = < 100 DM:
## :           :...employment_duration in {> 7 years,unemployed}: no (34.6/11.5)
## :             employment_duration = 1 - 4 years:
## :               :...job = management: yes (5.1/0.8)
## :                 :   job in {skilled,unemployed,unskilled}: no (65.4/15.8)
## :             employment_duration = < 1 year:
## :               :...amount <= 2327:
## :                 :   :...age <= 34: yes (20.5/1.9)
## :                   :     :   age > 34: no (3)
## :                     :       amount > 2327:
## :                       :   :...other_credit = bank: yes (2.8)
## :                         :     other_credit in {none,store}: no (20.1/3.9)
## :                       employment_duration = 4 - 7 years:
## :                         :...dependents > 1: no (4.6)
## :                           dependents <= 1:
## :                             :...amount <= 6527: no (16.8/7.2)
## :                               amount > 6527: yes (7)
## percent_of_income > 2:
## :...housing = rent:
## :   :...checking_balance in {< 0 DM,1 - 200 DM}: yes (69/22.1)
## :     checking_balance = > 200 DM: no (3.4)
##   housing = other:
## :   :...existing_loans_count > 1: yes (18.7/5.3)
## :     existing_loans_count <= 1:
## :       :...savings_balance in {< 100 DM,> 1000 DM,

```



```

##      :      :      500 - 1000 DM}: yes (29.1/8.6)
##      :      savings_balance in {100 - 500 DM,unknown}: no (15.3/3.2)
## housing = own:
##      :...credit_history in {perfect,poor}: yes (26.9/7.4)
##      credit_history = very good: no (14.9/5.6)
##      credit_history = critical:
##      :...other_credit = bank: yes (11.7/3.4)
##      :   other_credit in {none,store}: no (63/20.3)
##      credit_history = good:
##      :...other_credit = store: yes (8.9/1.4)
##      other_credit in {bank,none}:
##      :...age > 54: no (9.5)
##      age <= 54:
##      :...existing_loans_count > 1: no (10.2/2.7)
##      existing_loans_count <= 1:
##      :...purpose in {business,renovations}: no (10.1/3.6)
##      purpose in {car0,education}: yes (4.7)
##      purpose = car:
##      :...other_credit = bank: yes (4.9)
##      :   other_credit = none:
##      :   :...years_at_residence > 2: no (14.8/4.5)
##      :   years_at_residence <= 2:
##      :   :...amount <= 2150: no (14.9/6.2)
##      :   amount > 2150: yes (11.1)
##      purpose = furniture/appliances:
##      :...savings_balance = 100 - 500 DM: yes (3.8)
##      savings_balance in {> 1000 DM,
##      :      500 - 1000 DM}: no (2.8)
##      savings_balance in {< 100 DM,unknown}:
##      :...months_loan_duration > 39: yes (3.3)
##      months_loan_duration <= 39:
##      :...dependents <= 1: no (57.6/19.4)
##      dependents > 1: yes (4.6/1.1)
##
##
## Evaluation on training data (900 cases):
##
## Trial      Decision Tree
## -----
##      Size      Errors
##
##      0      56  133(14.8%)
##      1      34  211(23.4%)
##      2      39  201(22.3%)
##      3      47  179(19.9%)
##      4      46  174(19.3%)
##      5      50  197(21.9%)
##      6      55  187(20.8%)
##      7      50  190(21.1%)
##      8      51  192(21.3%)
##      9      47  169(18.8%)
## boost      34( 3.8%)  <<
##
##

```

```
##      (a)   (b)   <-classified as
##      ----  ----
##      629    4    (a): class no
##      30   237   (b): class yes
```

```
##
##
## Attribute usage:
##
## 100.00% checking_balance
## 100.00% purpose
## 97.11% years_at_residence
## 96.67% employment_duration
## 94.78% credit_history
## 94.67% other_credit
## 92.56% job
## 92.11% percent_of_income
## 90.33% amount
## 85.11% months_loan_duration
## 82.78% age
## 82.78% existing_loans_count
## 75.78% dependents
## 71.56% housing
## 70.78% savings_balance
## 49.22% phone
```

```
##
##
## Time: 0.1 secs
```

```
credit_boost_pred10 <- predict(credit_boost10, credit_test)
CrossTable(credit_test$default, credit_boost_pred10,
            prop.chisq = FALSE, prop.c = FALSE, prop.r = FALSE,
            dnn = c('actual default', 'predicted default'))
```

```
##
##
##      Cell Contents
## |-----|
## |                      N |
## |      N / Table Total |
## |-----|
##
##
## Total Observations in Table:  100
##
##
##      | predicted default
## actual default |      no |      yes | Row Total |
## -----|-----|-----|-----|
##           no |      62 |       5 |      67 |
##           |    0.620 |    0.050 |      |
## -----|-----|-----|-----|
##           yes |      13 |      20 |      33 |
##           |    0.130 |    0.200 |      |
## -----|-----|-----|-----|
## Column Total |      75 |      25 |      100 |
```

```
## -----|-----|-----|-----|
##
##
```

Making some mistakes more costly than others

Create dimensions for a cost matrix

```
matrix_dimensions <- list(c("no", "yes"), c("no", "yes"))
names(matrix_dimensions) <- c("predicted", "actual")
matrix_dimensions
```

```
## $predicted
## [1] "no" "yes"
##
## $actual
## [1] "no" "yes"
```

Build the matrix

```
error_cost <- matrix(c(0, 1, 4, 0), nrow = 2, dimnames = matrix_dimensions)
error_cost
```

```
##          actual
## predicted no yes
##      no    0   4
##      yes   1   0
```

Apply the cost matrix to the tree

```
credit_cost <- C5.0(credit_train[-17], credit_train$default,
                    costs = error_cost)
credit_cost_pred <- predict(credit_cost, credit_test)

CrossTable(credit_test$default, credit_cost_pred,
            prop.chisq = FALSE, prop.c = FALSE, prop.r = FALSE,
            dnn = c('actual default', 'predicted default'))
```

```
##
##
##      Cell Contents
## |-----|
## |                      N |
## |          N / Table Total |
## |-----|
##
##
## Total Observations in Table:  100
##
##
##          | predicted default
## actual default |          no |          yes | Row Total |
## -----|-----|-----|-----|
##              no |          37 |          30 |          67 |
##              |          0.370 |          0.300 |          |
## -----|-----|-----|-----|
```

```
##           yes |           7 |           26 |           33 |
##           |           0.070 |           0.260 |           |
## -----|-----|-----|-----|
## Column Total |           44 |           56 |           100 |
## -----|-----|-----|-----|
##
##
```

Part 2: Rule Learners

Example: Identifying Poisonous Mushrooms

Step 1: Download the data

```
# URL <- "http://www.sci.csueastbay.edu/~esuess/classes/Statistics_6620/Presentations/ml8/mushrooms.csv"
# download.file(URL, destfile = "./mushrooms.csv", method="curl")
```

Step 2: Exploring and preparing the data

```
mushrooms <- read.csv("mushrooms.csv", stringsAsFactors = TRUE)
```

Examine the structure of the data frame

```
str(mushrooms)
```

```
## 'data.frame':   8124 obs. of  23 variables:
## $ type          : Factor w/ 2 levels "edible","poisonous": 2 1 1 2 1 1 1 1 2 1 ...
## $ cap_shape      : Factor w/ 6 levels "bell","conical",...: 3 3 1 3 3 3 1 1 3 1 ...
## $ cap_surface    : Factor w/ 4 levels "fibrous","grooves",...: 4 4 4 3 4 3 4 3 3 4 ...
## $ cap_color      : Factor w/ 10 levels "brown","buff",...: 1 10 9 9 4 10 9 9 9 10 ...
## $ bruises        : Factor w/ 2 levels "no","yes": 2 2 2 2 1 2 2 2 2 2 ...
## $ odor           : Factor w/ 9 levels "almond","anise",...: 8 1 2 8 7 1 1 2 8 1 ...
## $ gill_attachment : Factor w/ 2 levels "attached","free": 2 2 2 2 2 2 2 2 2 2 ...
## $ gill_spacing    : Factor w/ 2 levels "close","crowded": 1 1 1 1 2 1 1 1 1 1 ...
## $ gill_size       : Factor w/ 2 levels "broad","narrow": 2 1 1 2 1 1 1 1 2 1 ...
## $ gill_color      : Factor w/ 12 levels "black","brown",...: 1 1 2 2 1 2 5 2 8 5 ...
## $ stalk_shape     : Factor w/ 2 levels "enlarging","tapering": 1 1 1 1 2 1 1 1 1 1 ...
## $ stalk_root      : Factor w/ 5 levels "bulbous","club",...: 3 2 2 3 3 2 2 2 3 2 ...
## $ stalk_surface_above_ring: Factor w/ 4 levels "fibrous","scaly",...: 4 4 4 4 4 4 4 4 4 4 ...
## $ stalk_surface_below_ring: Factor w/ 4 levels "fibrous","scaly",...: 4 4 4 4 4 4 4 4 4 4 ...
## $ stalk_color_above_ring : Factor w/ 9 levels "brown","buff",...: 8 8 8 8 8 8 8 8 8 8 ...
## $ stalk_color_below_ring : Factor w/ 9 levels "brown","buff",...: 8 8 8 8 8 8 8 8 8 8 ...
## $ veil_type       : Factor w/ 1 level "partial": 1 1 1 1 1 1 1 1 1 1 ...
## $ veil_color      : Factor w/ 4 levels "brown","orange",...: 3 3 3 3 3 3 3 3 3 3 ...
## $ ring_number     : Factor w/ 3 levels "none","one","two": 2 2 2 2 2 2 2 2 2 2 ...
## $ ring_type       : Factor w/ 5 levels "evanescent","flaring",...: 5 5 5 5 1 5 5 5 5 5 ...
## $ spore_print_color : Factor w/ 9 levels "black","brown",...: 1 2 2 1 2 1 1 2 1 1 ...
## $ population      : Factor w/ 6 levels "abundant","clustered",...: 4 3 3 4 1 3 3 4 5 4 ...
## $ habitat         : Factor w/ 7 levels "grasses","leaves",...: 5 1 3 5 1 1 3 3 1 3 ...
```

drop the veil_type feature

```
mushrooms$veil_type <- NULL
```

examine the class distribution

```
table(mushrooms$type)
```

```
##  
##    edible poisonous  
##    4208      3916
```

Randomize the Train and Test data

```
set.seed(123)  
train_sample <- sample(8124, 7000)  
  
str(train_sample)
```

```
##  int [1:7000] 2337 6404 3322 7171 7637 370 4288 7244 4476 3706 ...
```

Split the data frames

```
mushrooms_train <- mushrooms[train_sample, ]  
mushrooms_test  <- mushrooms[-train_sample, ]
```

Step 3: Training a model on the data

```
library(RWeka)
```

train OneR() on the data

```
mushroom_1R <- OneR(type ~ ., data = mushrooms_train)
```

Step 4: Evaluating model performance

```
mushroom_1R
```

```
## odor:  
## almond -> edible  
## anise  -> edible  
## creosote -> poisonous  
## fishy  -> poisonous  
## foul   -> poisonous  
## musty  -> poisonous  
## none   -> edible  
## pungent -> poisonous  
## spicy  -> poisonous
```

```
## (6895/7000 instances correct)
```

```
summary(mushroom_1R)
```

```
##
## === Summary ===
##
## Correctly Classified Instances      6895      98.5   %
## Incorrectly Classified Instances    105      1.5   %
## Kappa statistic                     0.9699
## Mean absolute error                 0.015
## Root mean squared error             0.1225
## Relative absolute error             3.0039 %
## Root relative squared error        24.5108 %
## Total Number of Instances          7000
##
## === Confusion Matrix ===
##
##      a      b  <-- classified as
## 3626      0 |      a = edible
##  105 3269 |      b = poisonous
```

Make predictions

```
mushroom_pred <- predict(mushroom_1R, mushrooms_test)
```

Cross tabulation of predicted versus actual classes

```
library(gmodels)
CrossTable(mushrooms_test$type, mushroom_pred,
  prop.chisq = FALSE, prop.c = FALSE, prop.r = FALSE,
  dnn = c('actual default', 'predicted default'))
```

```
##
##
##      Cell Contents
## |-----|
## |                      N |
## |      N / Table Total |
## |-----|
##
##
## Total Observations in Table: 1124
##
##
##      | predicted default
## actual default | edible | poisonous | Row Total |
## -----|-----|-----|-----|
##      edible |      582 |         0 |      582 |
##      |      0.518 |      0.000 |      |
## -----|-----|-----|-----|
##      poisonous |      15 |      527 |      542 |
##      |      0.013 |      0.469 |      |
## -----|-----|-----|-----|
##      Column Total |      597 |      527 |      1124 |
## -----|-----|-----|-----|
##
```

```
##
```

Step 5: Improving model performance

```
mushroom_JRip <- JRip(type ~ ., data = mushrooms_train)
mushroom_JRip
```

```
## JRIP rules:
```

```
## =====
```

```
##
```

```
## (odor = foul) => type=poisonous (1860.0/0.0)
```

```
## (gill_size = narrow) and (gill_color = buff) => type=poisonous (986.0/0.0)
```

```
## (gill_size = narrow) and (odor = pungent) => type=poisonous (222.0/0.0)
```

```
## (odor = creosote) => type=poisonous (171.0/0.0)
```

```
## (spore_print_color = green) => type=poisonous (65.0/0.0)
```

```
## (stalk_surface_below_ring = scaly) and (stalk_surface_above_ring = silky) => type=poisonous (58.0/0.0)
```

```
## (habitat = leaves) and (cap_surface = scaly) and (population = clustered) => type=poisonous (10.0/0.0)
```

```
## (cap_surface = grooves) => type=poisonous (2.0/0.0)
```

```
## => type=edible (3626.0/0.0)
```

```
##
```

```
## Number of Rules : 9
```

```
summary(mushroom_JRip)
```

```
##
```

```
## === Summary ===
```

```
##
```

```
## Correctly Classified Instances          7000          100      %
```

```
## Incorrectly Classified Instances           0           0      %
```

```
## Kappa statistic                          1
```

```
## Mean absolute error                      0
```

```
## Root mean squared error                  0
```

```
## Relative absolute error                   0      %
```

```
## Root relative squared error               0      %
```

```
## Total Number of Instances              7000
```

```
##
```

```
## === Confusion Matrix ===
```

```
##
```

```
##      a      b  <-- classified as
```

```
## 3626     0 |      a = edible
```

```
##      0 3374 |      b = poisonous
```

Make predictions

```
mushroom_pred <- predict(mushroom_JRip, mushrooms_test)
```

Cross tabulation of predicted versus actual classes

```
library(gmodels)
```

```
CrossTable(mushrooms_test$type, mushroom_pred,
  prop.chisq = FALSE, prop.c = FALSE, prop.r = FALSE,
  dnn = c('actual default', 'predicted default'))
```

```
##
```

```
##
```

```
##      Cell Contents
## |-----|
## |                N |
## |      N / Table Total |
## |-----|
##
##
## Total Observations in Table:  1124
##
##
##      | predicted default
## actual default |      edible | poisonous | Row Total |
## -----|-----|-----|-----|
##      edible |      582 |         0 |      582 |
##      |      0.518 |      0.000 |      |
## -----|-----|-----|-----|
##      poisonous |         0 |      542 |      542 |
##      |      0.000 |      0.482 |      |
## -----|-----|-----|-----|
##      Column Total |      582 |      542 |      1124 |
## -----|-----|-----|-----|
##
##
```

Rule Learner Using C5.0 Decision Trees (not in text)

```
library(C50)
mushroom_c5rules <- C5.0(type ~ odor + gill_size, data = mushrooms_train, rules = TRUE)
mushroom_c5rules
```

```
##
## Call:
## C5.0.formula(formula = type ~ odor + gill_size, data =
## mushrooms_train, rules = TRUE)
##
## Rule-Based Model
## Number of samples: 7000
## Number of predictors: 2
##
## Number of Rules: 2
##
## Non-standard options: attempt to group attributes
```

```
summary(mushroom_c5rules)
```

```
##
## Call:
## C5.0.formula(formula = type ~ odor + gill_size, data =
## mushrooms_train, rules = TRUE)
##
##
## C5.0 [Release 2.07 GPL Edition]      Wed Feb 13 09:09:35 2019
## -----
```



```
##
## Class specified by attribute `outcome'
##
## Read 7000 cases (3 attributes) from undefined.data
##
## Rules:
##
## Rule 1: (3731/105, lift 1.9)
##   odor in {almond, anise, none}
##   -> class edible [0.972]
##
## Rule 2: (3269, lift 2.1)
##   odor in {creosote, fishy, foul, musty, pungent, spicy}
##   -> class poisonous [1.000]
##
## Default class: edible
##
##
## Evaluation on training data (7000 cases):
##
##           Rules
##   -----
##   No      Errors
##
##      2  105( 1.5%)  <<
##
##   (a)   (b)   <-classified as
##   ----  ----
##   3626           (a): class edible
##   105  3269      (b): class poisonous
##
##
## Attribute usage:
##
## 100.00% odor
##
## Time: 0.0 secs
```

```
mushroom_pred <- predict(mushroom_c5rules, mushrooms_test)
```

Cross tabulation of predicted versus actual classes

```
library(gmodels)
CrossTable(mushrooms_test$type, mushroom_pred,
  prop.chisq = FALSE, prop.c = FALSE, prop.r = FALSE,
  dnn = c('actual default', 'predicted default'))
```

```
##
##
##   Cell Contents
## |-----|
## |                      N |
## |          N / Table Total |
```

```

## |-----|
##
##
## Total Observations in Table: 1124
##
##
##          | predicted default
## actual default |      edible | poisonous | Row Total |
## -----|-----|-----|-----|
##      edible |      582 |         0 |      582 |
##              |      0.518 |      0.000 |          |
## -----|-----|-----|-----|
##      poisonous |      15 |      527 |      542 |
##              |      0.013 |      0.469 |          |
## -----|-----|-----|-----|
##      Column Total |      597 |      527 |      1124 |
## -----|-----|-----|-----|
##
##

```