

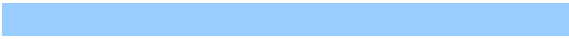
Oblast pro vložení dat.

decile	# cleints	absolutely		
		# bad clients	Bad rate	abs. Lift
1	4521	541	12.0%	8.34
2	4523	39	0.9%	0.60
3	4521	16	0.4%	0.25
4	4519	19	0.4%	0.29
5	4522	15	0.3%	0.23
6	4521	3	0.1%	0.05
7	4521	7	0.2%	0.11
8	4522	5	0.1%	0.08
9	4522	4	0.1%	0.06
10	4520	0	0.0%	-
All	45212	649	1.4%	

	abs. Lift	cum. Lift
1	8.34	8.34
2	0.60	4.47
3	0.25	3.06
4	0.29	2.37
5	0.23	1.94
6	0.05	1.63
7	0.11	1.41
8	0.08	1.24
9	0.06	1.11
10	-	1.00

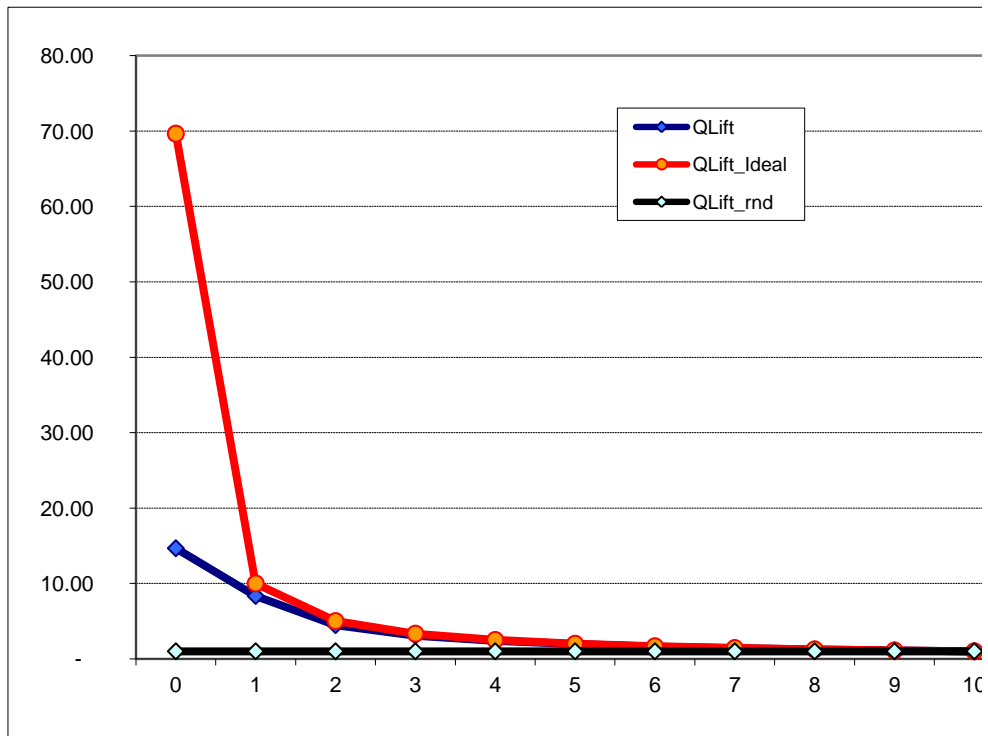
	Fgood	Fbad	Fbad-Fgood	rozdil
	0	0	0	0.000
3980	0.099995576	0.09	0.833590139	0.744
4484	0.200035389	0.19	0.893682589	0.704
4505	0.300030965	0.29	0.918335901	0.627
4500	0.399982306	0.39	0.94761171	0.556
4507	0.5	0.49	0.970724191	0.478
4518	0.599995576	0.59	0.975346687	0.381
4514	0.699991153	0.70	0.986132512	0.290
4517	0.800008847	0.80	0.993836672	0.197
4518	0.900026542	0.90	1	0.101
4520	1	1.00	1	0.000
44563				0

KS: 0.744



QLift	QLift_Ideal	QLift_rnd	
0	14.67	69.66	1
1	8.34	10.00	1
2	4.47	5.00	1
3	3.06	3.33	1
4	2.37	2.50	1
5	1.94	2.00	1
6	1.63	1.67	1
7	1.41	1.43	1
8	1.24	1.25	1
9	1.11	1.11	1
10	1.00	1.00	1

LR **0.983467559**



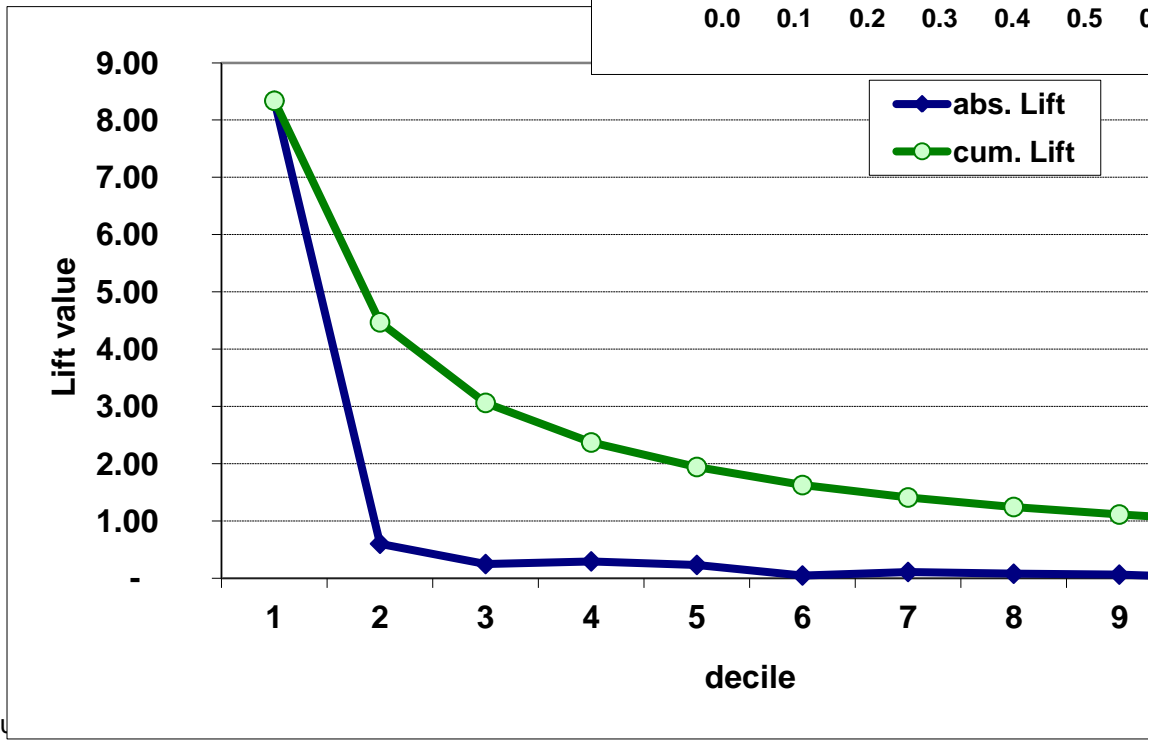
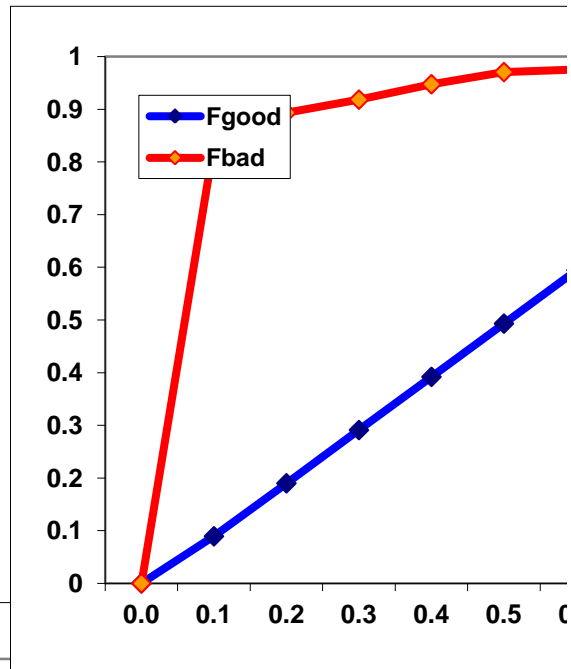
decile	# cleints	# bad clients	#good	% bad [1]
1	4521	541	3,980	83.4%
2	4523	39	4,484	6.0%
3	4521	16	4,505	2.5%
4	4519	19	4,500	2.9%
5	4522	15	4,507	2.3%
6	4521	3	4,518	0.5%

7	4521	7	4,514	1.1%
8	4522	5	4,517	0.8%
9	4522	4	4,518	0.6%
10	4520	0	4,520	0.0%
All	45212	649	44,563	

	I_diff	I_LR	
1	-0.74	-2.23	
2	0.04	0.52	0.78
3	0.08	1.41	0.04
4	0.07	1.24	-0.00
5	0.08	1.48	0.01
6	0.10	3.09	0.02
7	0.09	2.24	-0.01
8	0.09	2.58	0.00
9	0.10	2.80	0.00
10	0.10	#DIV/0!	0.01

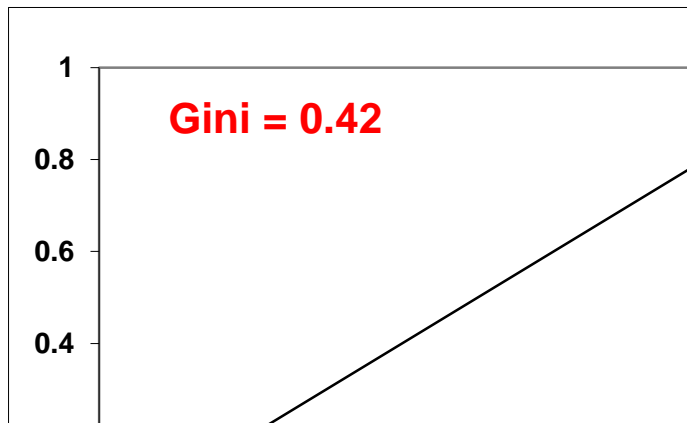
	I_diff * I_LR	cum. I_diff * I_LR	
1	1.66	1.66	
2	0.02	1.68	-1.64
3	0.11	1.79	0.09
4	0.09	1.88	-0.02
5	0.12	2.00	0.03
6	0.30	2.29	0.18
7	0.20	2.50	-0.10
8	0.24	2.74	0.04
9	0.27	3.00	0.03
10	#DIV/0!	#DIV/0!	#DIV/0!

cumulatively		
# bad clients	Bad rate	cum. Lift
541	12.0%	8.34
580	6.4%	4.47
596	4.4%	3.06
615	3.4%	2.37
630	2.8%	1.94
633	2.3%	1.63
640	2.0%	1.41
645	1.8%	1.24
649	1.6%	1.11
649	1.4%	1.00

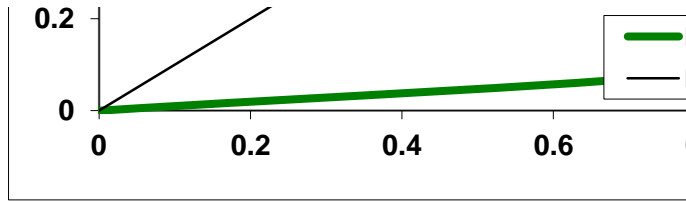


0.09 0.074449403
0.28 0.016780523
0.48 0.011857246
0.68 0.019996344
0.89 0.020458044
1.09 0.005027767
1.29 0.013917521
1.49 0.011502387
1.70 0.010451504
1.90 0
0.184440739

Gini: **0.82**

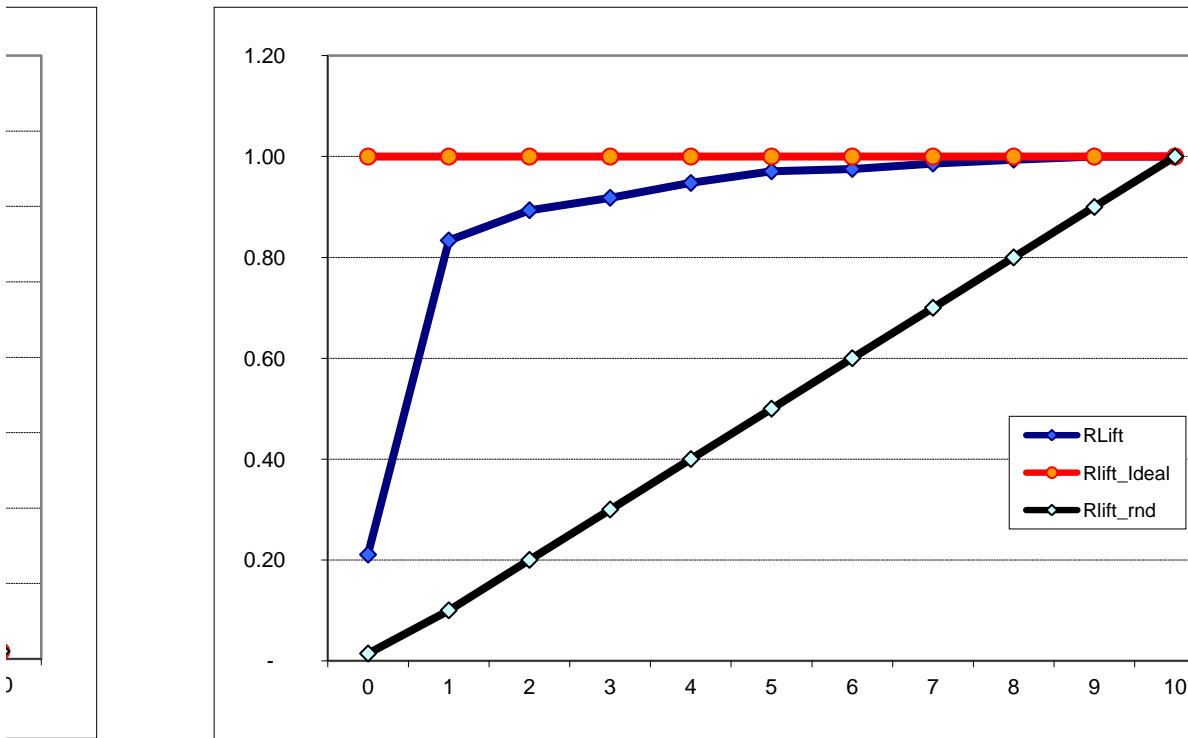


c-stat **0.908**



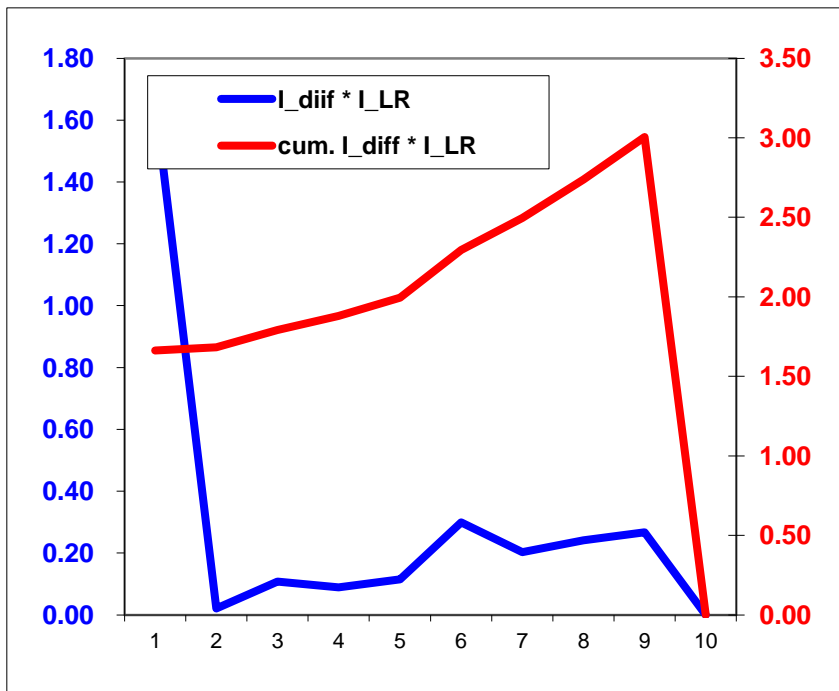
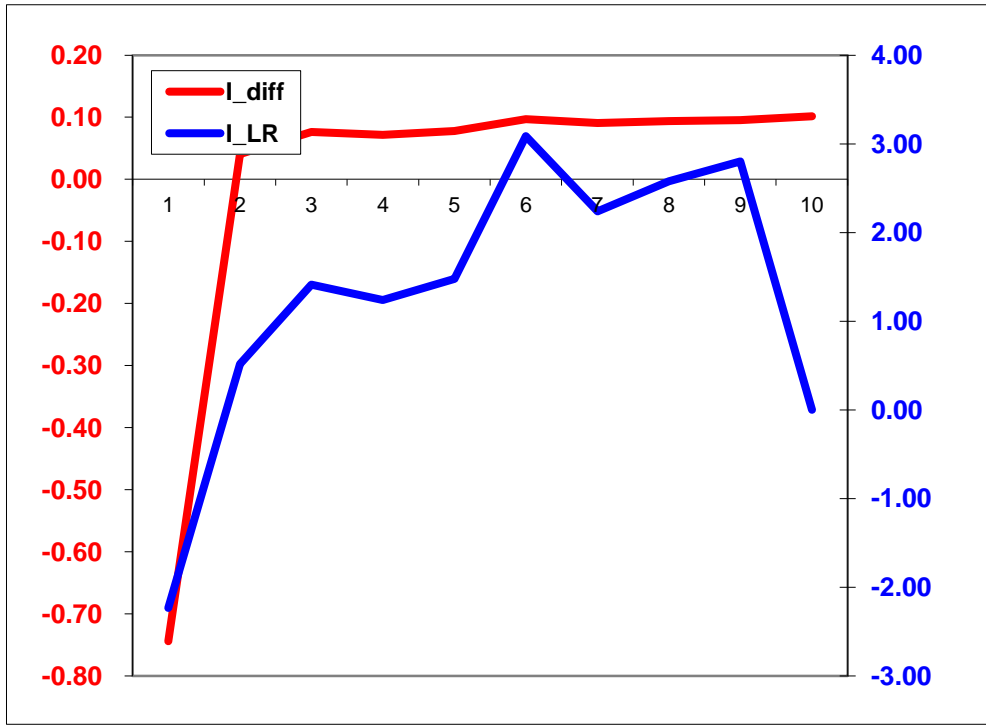
	RLift	Rlift_Ideal	Rlift_rnd
1	0.21	1	0.01435
0.75	0.83	1	0.1
0.41666667	0.89	1	0.2
0.29166667	0.92	1	0.3
0.225	0.95	1	0.4
0.18333333	0.97	1	0.5
0.154761905	0.98	1	0.6
0.133928571	0.99	1	0.7
0.118055556	0.99	1	0.8
0.105555556	1.00	1	0.9
3.378968254	1.00	1	1

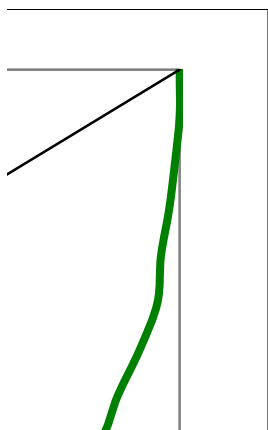
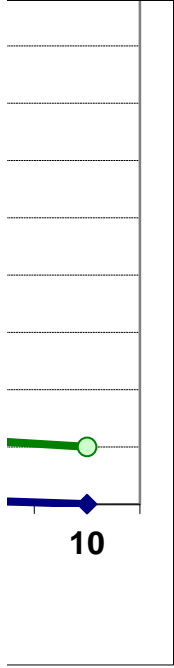
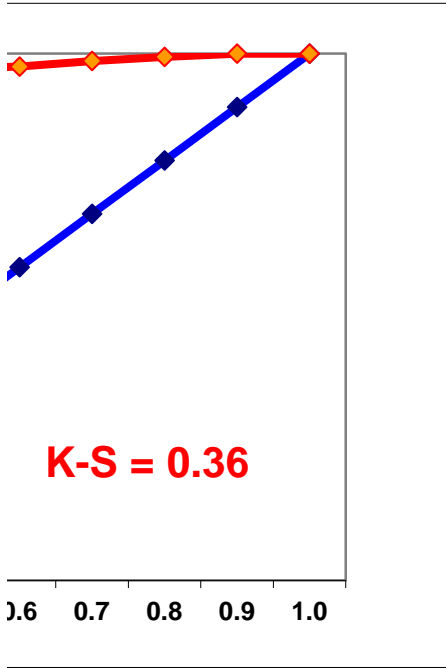
IRL

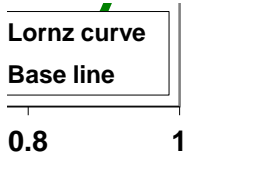


% good [2]	[3] = [2] - [1]	[4] = [2] / [1]	[5] = ln[4]	[6] = [3] * [5]	cum. [6]
8.9%	-0.74	0.11	-2.23	1.66	1.66
10.1%	0.04	1.67	0.52	0.02	1.68
10.1%	0.08	4.10	1.41	0.11	1.79
10.1%	0.07	3.45	1.24	0.09	1.88
10.1%	0.08	4.38	1.48	0.12	2.00
10.1%	0.10	21.93	3.09	0.30	2.29

10.1%	0.09	9.39	2.24	0.20	2.50
10.1%	0.09	13.16	2.58	0.24	2.74
10.1%	0.10	16.45	2.80	0.27	3.00
10.1%	0.10	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
			Info. Value	#DIV/0!	







0.052208
 0.086358
 0.090588
 0.093295
 0.095919
 0.097304
 0.098075
 0.098999
 0.09969
 0.099999

0.912



541	3,980	541	3,980
78	8,968	156	17,936
48	#####	144	40,545
76	#####	304	72,000
75	#####	375	112,675
18	#####	108	162,648

49	#####	343	221,186
40	#####	320	289,088
36	#####	324	365,958
0	#####	-	452,000
		2,615	#####

prumer	1.4807396	5.56
	4	39
rozptyl	1.84	8.10
spolecne	8.01	
sigma	2.8310	3.1530
D	1.44036	1.2933

Parametricky odhad:

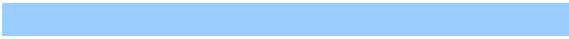
gini	0.6916	0.8041
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decile	# cleints	absolutely		
		# bad clients	Bad rate	abs. Lift
1	100	20	20.0%	2.00
2	100	18	18.0%	1.80
3	100	17	17.0%	1.70
4	100	15	15.0%	1.50
5	100	12	12.0%	1.20
6	100	6	6.0%	0.60
7	100	4	4.0%	0.40
8	100	3	3.0%	0.30
9	100	3	3.0%	0.30
10	100	2	2.0%	0.20
All	1000	100	10.0%	

	abs. Lift	cum. Lift
1	2.00	2.00
2	1.80	1.90
3	1.70	1.83
4	1.50	1.75
5	1.20	1.64
6	0.60	1.47
7	0.40	1.31
8	0.30	1.19
9	0.30	1.09
10	0.20	1.00

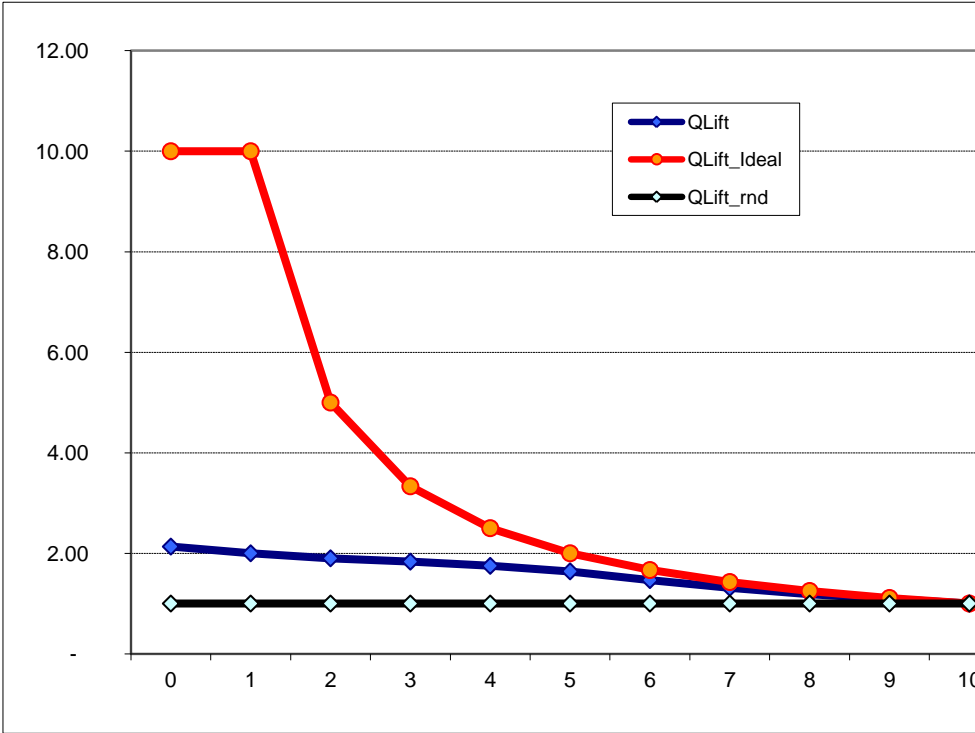
	Fgood	Fbad	Fbad-Fgood	rozdil	
	0	0	0	0.000	
80	0.1	0.09	0.2	0.111	0.2
82	0.2	0.18	0.38	0.200	0.18
83	0.3	0.27	0.55	0.278	0.17
85	0.4	0.37	0.7	0.333	0.15
88	0.5	0.46	0.82	0.356	0.12
94	0.6	0.57	0.88	0.311	0.06
96	0.7	0.68	0.92	0.244	0.04
97	0.8	0.78	0.95	0.167	0.03
97	0.9	0.89	0.98	0.089	0.03
98	1	1.00	1	0.000	0.02
900					

KS: 0.356



QLift	QLift_Ideal	QLift_rnd		
0	2.13	10.00	1	
1	2.00	10.00	1	0.206666667
2	1.90	5.00	1	0.195
3	1.83	3.33	1	0.186666667
4	1.75	2.50	1	0.179166667
5	1.64	2.00	1	0.1695
6	1.47	1.67	1	0.155333333
7	1.31	1.43	1	0.139047619
8	1.19	1.25	1	0.125089286
9	1.09	1.11	1	0.113819444
10	1.00	1.00	1	0.104444444
				1.574734127

LR **0.241589658**



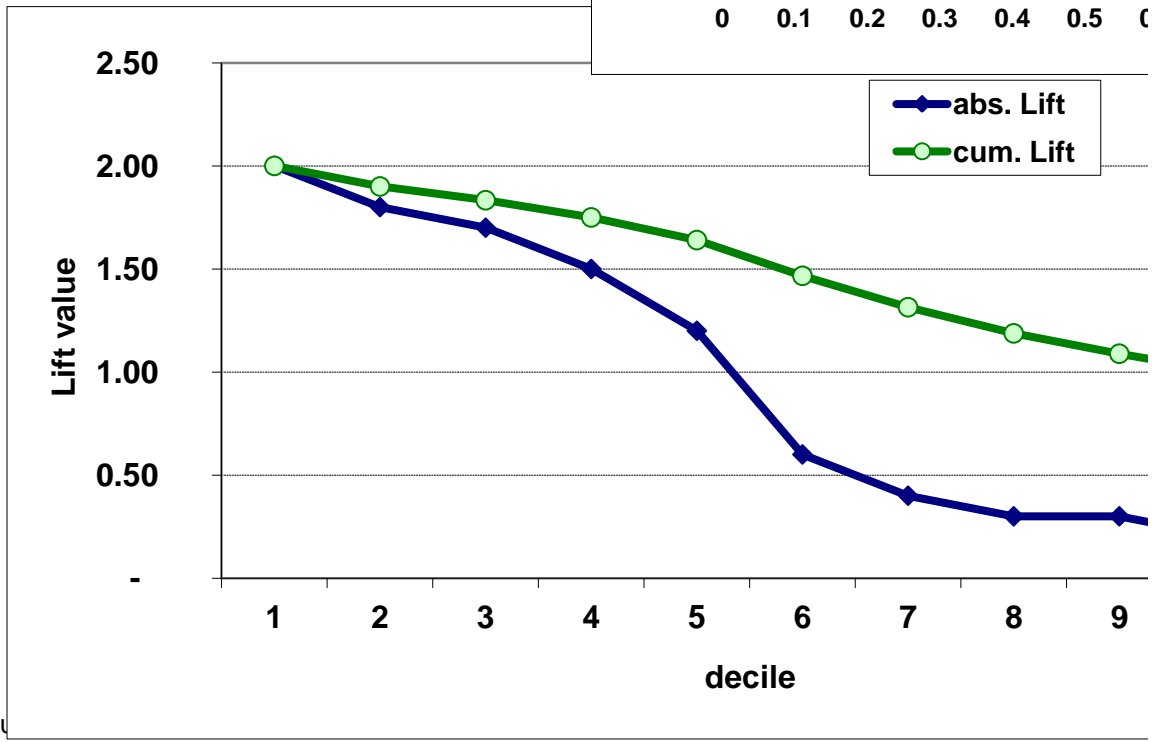
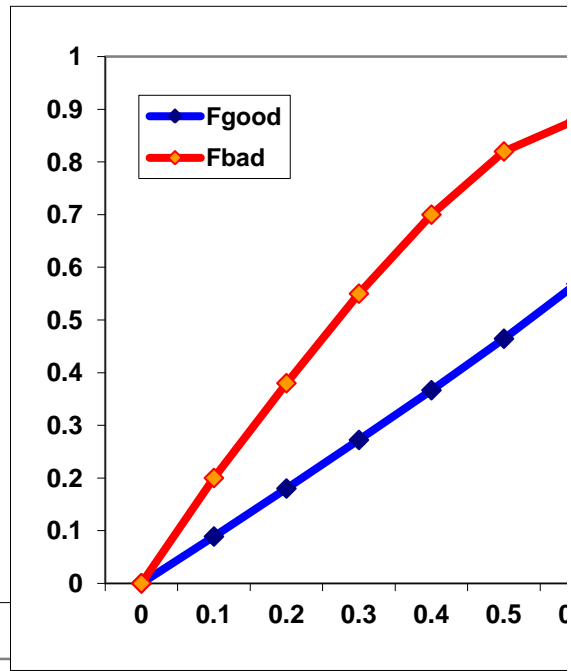
decile	# cleints	# bad clients	#good	% bad [1]
1	100	20	80	20.0%
2	100	18	82	18.0%
3	100	17	83	17.0%
4	100	15	85	15.0%
5	100	12	88	12.0%
6	100	6	94	6.0%

7	100	4	96	4.0%
8	100	3	97	3.0%
9	100	3	97	3.0%
10	100	2	98	2.0%
All	1000	100	900	

	I_diff	I_LR	
1	-0.11	-0.81	
2	-0.09	-0.68	0.02
3	-0.08	-0.61	0.01
4	-0.06	-0.46	0.02
5	-0.02	-0.20	0.03
6	0.04	0.55	0.07
7	0.07	0.98	0.02
8	0.08	1.28	0.01
9	0.08	1.28	0.00
10	0.09	1.69	0.01

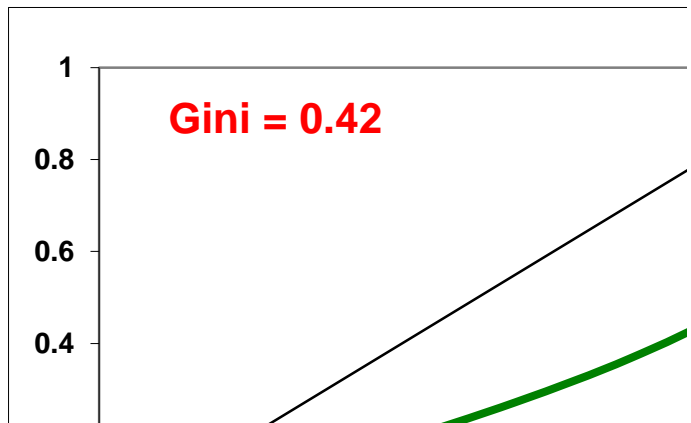
	I_diff * I_LR	cum. I_diff * I_LR	
1	0.09	0.09	
2	0.06	0.15	-0.03
3	0.05	0.20	-0.01
4	0.03	0.22	-0.02
5	0.00	0.23	-0.02
6	0.02	0.25	0.02
7	0.07	0.32	0.04
8	0.10	0.42	0.03
9	0.10	0.52	0.00
10	0.15	0.67	0.05

cumulatively		
# bad clients	Bad rate	cum. Lift
20	20.0%	2.00
38	19.0%	1.90
55	18.3%	1.83
70	17.5%	1.75
82	16.4%	1.64
88	14.7%	1.47
92	13.1%	1.31
95	11.9%	1.19
98	10.9%	1.09
100	10.0%	1.00

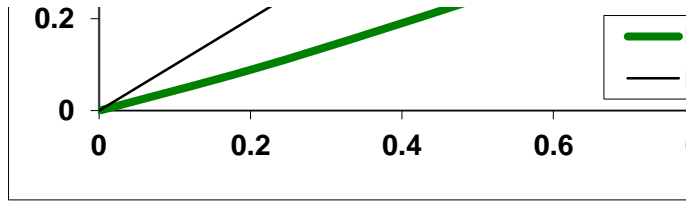


0.09 0.017777778
0.27 0.0484
0.45 0.076877778
0.64 0.095833333
0.83 0.099733333
1.03 0.062
1.24 0.049777778
1.46 0.043766667
1.67 0.050233333
1.89 0.037822222
0.582222222

Gini: 0.42

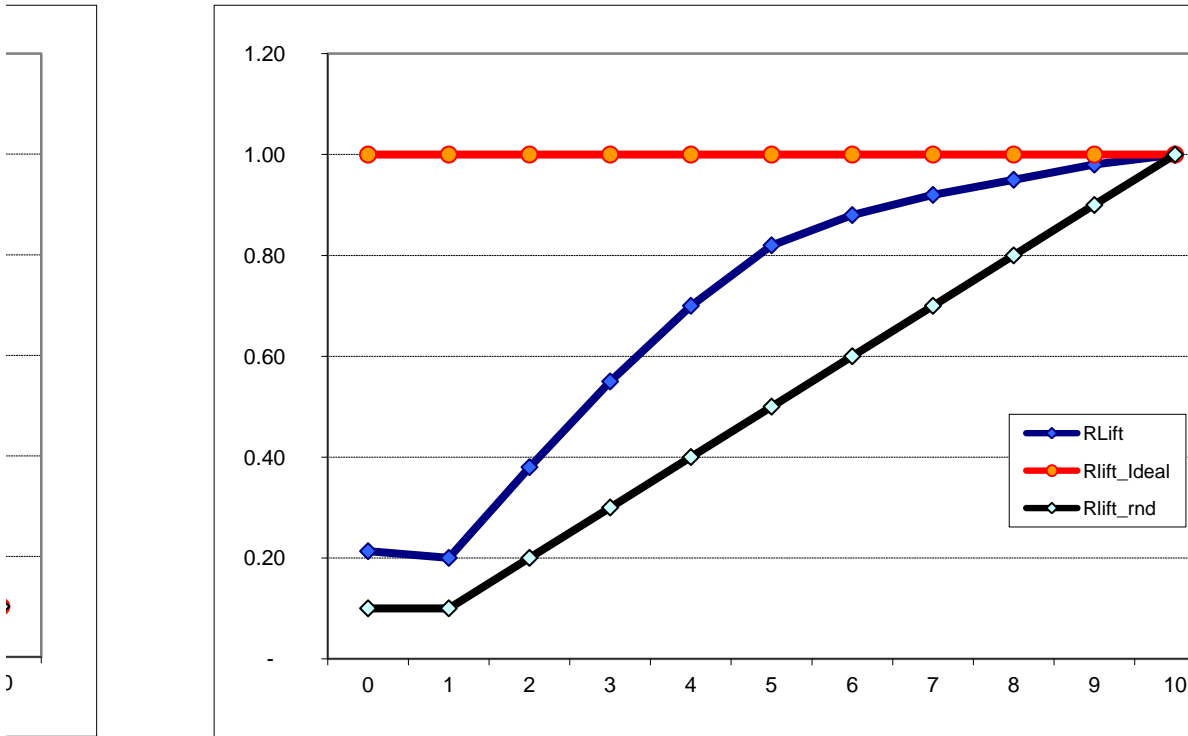


c-stat 0.709



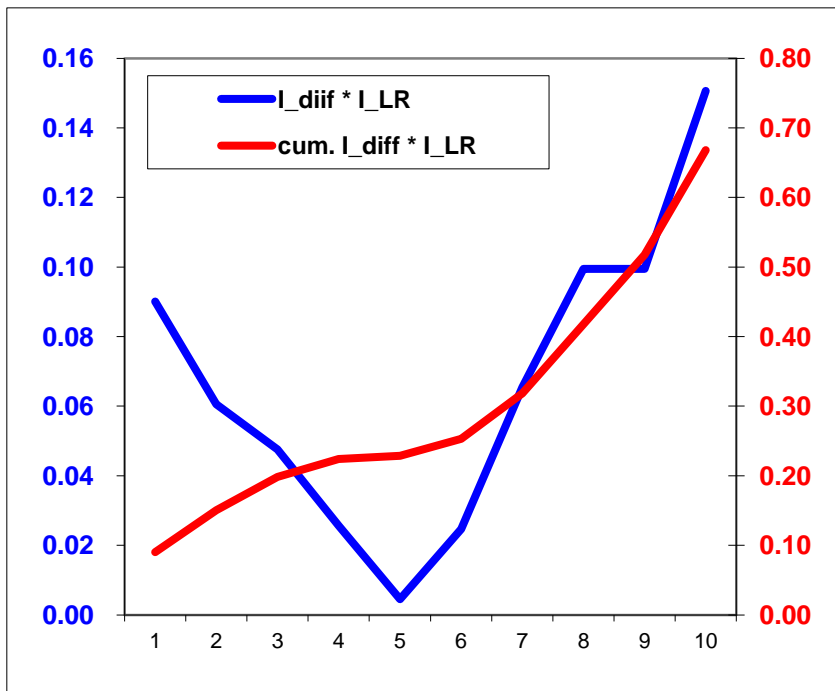
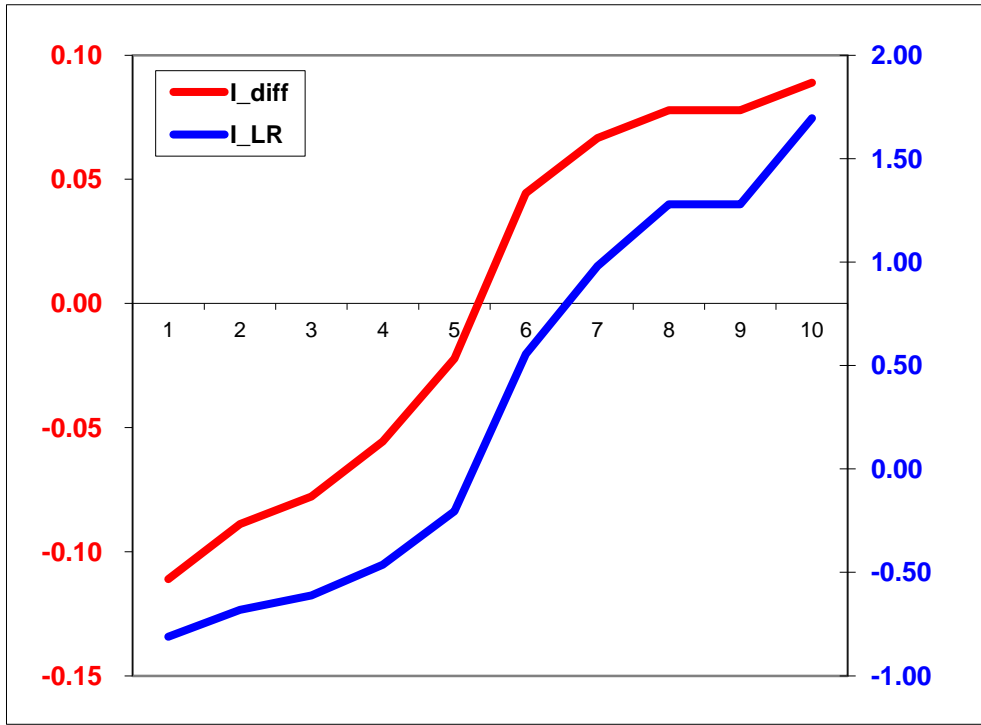
	RLift	Rlift_Ideal	Rlift_rnd
1	0.21	1	0.1
0.75	0.20	1	0.1
0.41666667	0.38	1	0.2
0.29166667	0.55	1	0.3
0.225	0.70	1	0.4
0.18333333	0.82	1	0.5
0.154761905	0.88	1	0.6
0.133928571	0.92	1	0.7
0.118055556	0.95	1	0.8
0.105555556	0.98	1	0.9
3.378968254	1.00	1	1

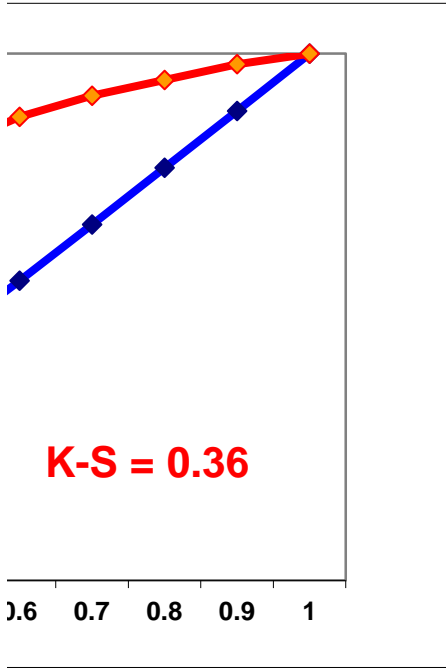
IRL



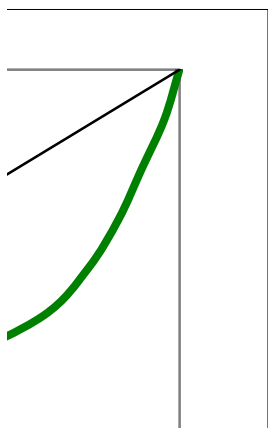
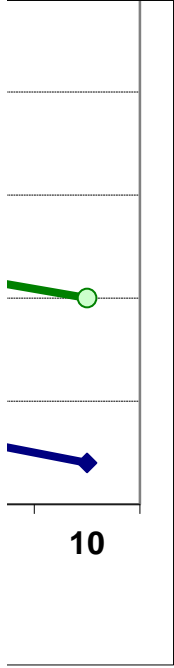
% good [2]	[3] = [2] - [1]	[4] = [2] / [1]	[5] = ln[4]	[6] = [3] * [5]	cum. [6]
8.9%	-0.11	0.44	-0.81	0.09	0.09
9.1%	-0.09	0.51	-0.68	0.06	0.15
9.2%	-0.08	0.54	-0.61	0.05	0.20
9.4%	-0.06	0.63	-0.46	0.03	0.22
9.8%	-0.02	0.81	-0.20	0.00	0.23
10.4%	0.04	1.74	0.55	0.02	0.25

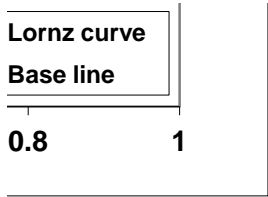
10.7%	0.07	2.67	0.98	0.07	0.32
10.8%	0.08	3.59	1.28	0.10	0.42
10.8%	0.08	3.59	1.28	0.10	0.52
10.9%	0.09	5.44	1.69	0.15	0.67
Info. Value				0.67	





541	4521
39	4523
16	4521
19	4519
15	4522
3	4521
7	4521
5	4522
4	4522
0	4520
649	45212





- 0.020667
- 0.029
- 0.0465
- 0.0625
- 0.076
- 0.085
- 0.09
- 0.0935
- 0.0965
- 0.099

0.699



20	80	20	80
36	164	72	328
51	249	153	747
60	340	240	1,360
60	440	300	2,200
36	564	216	3,384

28	672	196	4,704
24	776	192	6,208
27	873	243	7,857
20	980	200	9,800
		1,832	36,668
prumer	3.62		5.71
	18		41
rozptyl	5.22		8.15
spolecne	7.86		
sigma	2.8031		3.6560
D	0.74521		0.5714

Parametricky odhad:

gini **0.4018** **0.4322**