

Identifying Reliable Clients for Microlending: A Data-Driven Approach

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SUPPORTING INFORMATION.

Table S1. Final Data Table (Contains first five rows: repayment interval, GDP (\$ per capita), Literacy (%), sector, borrower genders)

| repayment_interval | GDP (\$ per capita) | Literacy (%) | sector | borrower_genders |
|--------------------|---------------------|--------------|----------------|------------------|
| irregular | 2100.0 | 45.7 | Food | female |
| irregular | 2100.0 | 45.7 | Transportation | female |
| monthly | 2900.0 | 59.5 | Transportation | female |
| irregular | 2100.0 | 45.7 | Arts | female |
| monthly | 2100.0 | 45.7 | Food | female |
| ... | ... | ... | ... | ... |

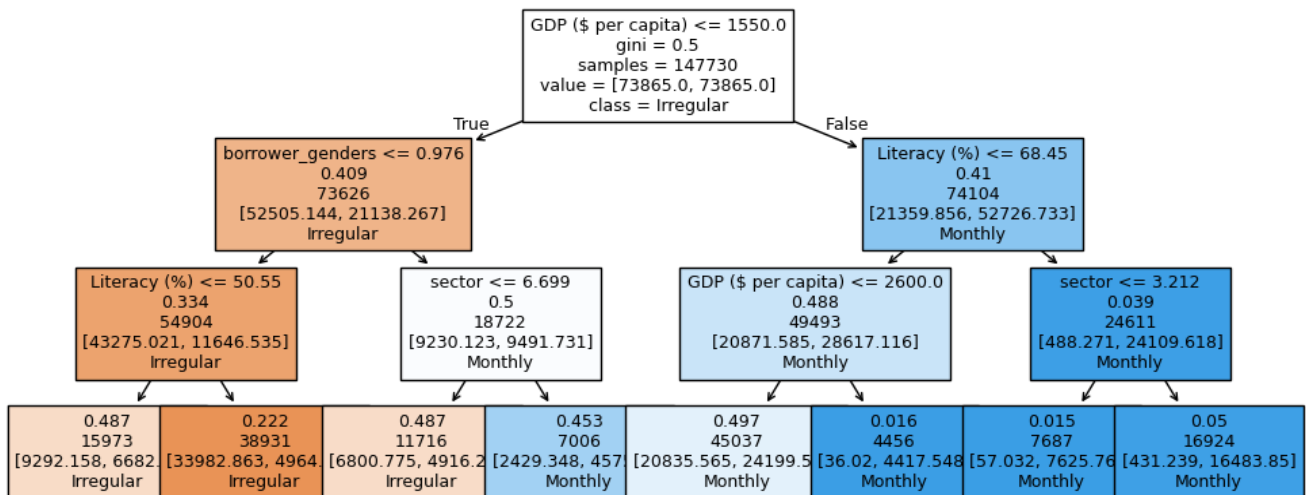


Figure S1. Class Balanced Decision Tree Example