Predict Loan Defaults

Check Your Interest Rate

How much do you need?

Loan Amount: 5000   **Term:** 36 months   **Employment Length:** 10.0

Home Ownership: RENT   **Annual Income:** 24000

Status: verified   **Purpose:** credit_card   **State:** AZ

DTI: 27.65   **Delinquency Incidences:** 0

Revolving Line Utility Rate: 83.7   **Total Credit Lines:** 9

Longest Credit Length: 26

Declined!

Example Model Output

Bad Loan Model

Algorithm: GBM
Model category:Binary

Classification
ntrees: 100
max_depth: 5
learn_rate: 0.05

AUC on valid: .685
max F1:   0.202

Interest Rate Model

Algorithm: GBM
Model category:Regression

ntrees: 100
max_depth: 5
learn_rate: 0.05

MSE: 11.1
R2:
0.424

H2O.ai

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