

The purpose of this analysis is to determine how accurately a machine learning model can predict whether a loan is healthy or high risk.

- The model was 99% accurate.
- The model had near perfect precision and recall scores when predicting healthy loans. It had even fewer false positives than false negatives, even though 96% of total results were predicted to be positive.

In summary, this model is highly accurate. I would recommend this model for use by a credit company. When this model does provide an inaccurate prediction, it is more likely to provide a false negative, flagging an otherwise safe loan as high-risk. This is the preferred fail-safe, as it would stop the credit company from issuing a loan that has a high probability of defaulting. Although this would have a very small detrimental effect on profits, its benefits still outweigh its shortcomings.