

# Confusion Matrix: Credit Default Prediction

| Actual Label       | Predicted Label                                   |   |
|--------------------|---|---|
|                    | Predicted: No Default                             | Predicted: Default                                |
| Actual: No Default | <b>TN</b><br><b>(True Negative)</b><br><b>850</b> | <b>FP</b><br><b>(False Positive)</b><br><b>50</b> |
| Actual: Default    | <b>FN</b><br><b>(False Negative)</b><br><b>30</b> | <b>TP</b><br><b>(True Positive)</b><br><b>70</b>  |

Accuracy: 92.0%  
Precision: 58.3%  
Recall: 70.0%  
F1 Score: 0.64