

Model Comparison
-----3 Features CrossValidation: 0.6781234967695634
-----4 Features CrossValidation: 0.6787258055732138

5 Features CrossValidation: 0.6802656983490047

6 Features CrossValidation: 0.6807174395051399

7 Features CrossValidation: 0.6808175942893369

8 Features CrossValidation: 0.682652886294896

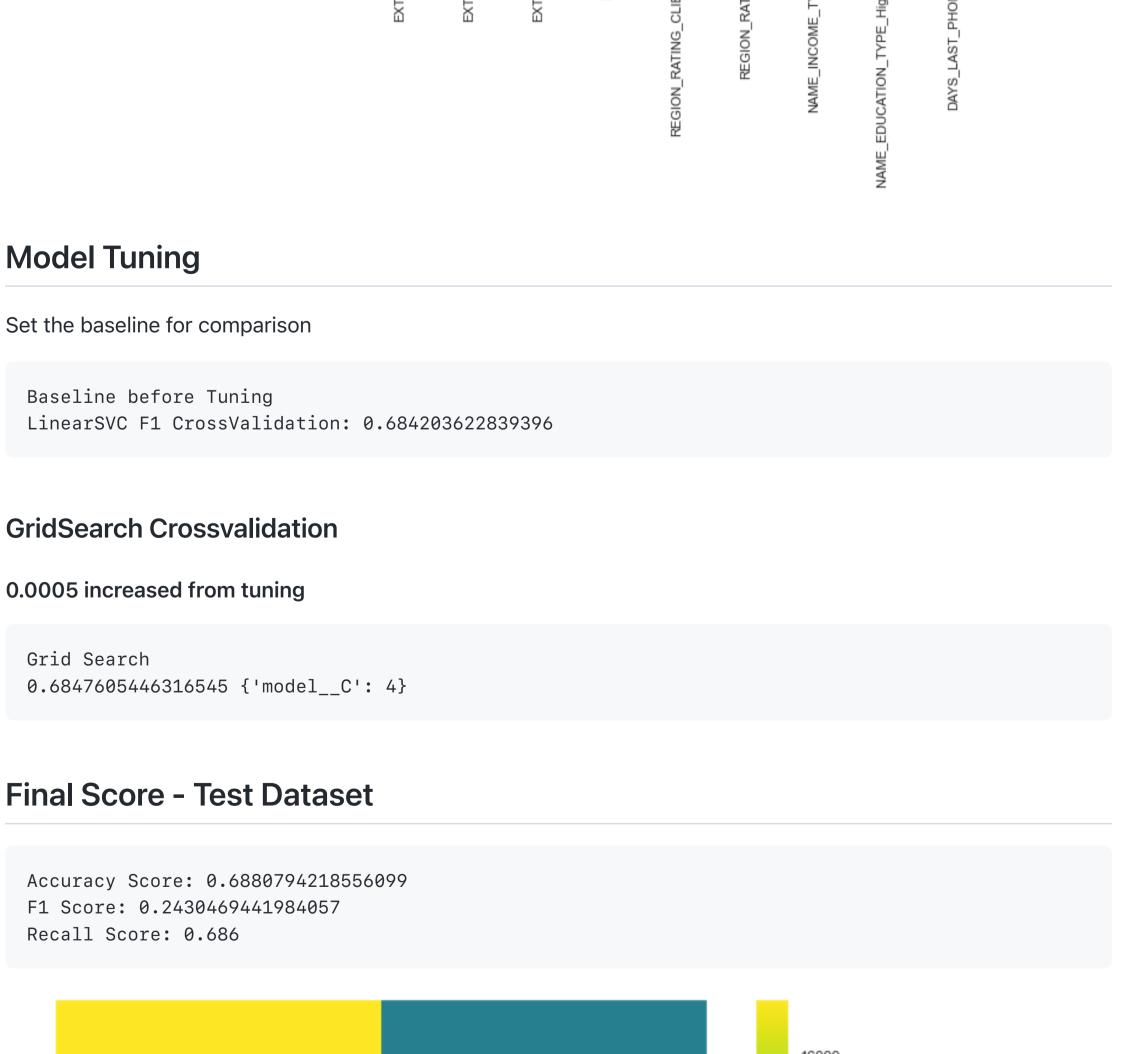
9 Features CrossValidation: 0.684203622839396

10 Features CrossValidation: 0.6838493268591591

11 Features CrossValidation: 0.6839074126959315

12 Features CrossValidation: 0.6831956854226368

13 Features CrossValidation: 0.6834754962640073 14 Features CrossValidation: 0.6835380422368255 15 Features CrossValidation: 0.6829301908727866 16 Features CrossValidation: 0.6829301908727866 17 Features CrossValidation: 0.6829863382957638 18 Features CrossValidation: 0.6836334693294848 19 Features CrossValidation: 0.684085751084041 20 Features CrossValidation: 0.684085751084041 Visualize the selected features. 0.16 TARGET 0.18 EXT_SOURCE_3 0.18 0.11 0.19 EXT_SOURCE_2 0.11 0.21 0.16 0.19 EXT_SOURCE_1 DAYS_BIRTH 0.012 0.12 0.29 REGION_RATING_CLIENT_W_CITY 0.061 0.013 0.29 0.12 0.059 REGION_RATING_CLIENT NAME_INCOME_TYPE_Working 0.066 0.068 0.19 0.057 0.022 0.12 NAME_EDUCATION_TYPE_Higher education 0.055 0.075 0.2 DAYS_LAST_PHONE_CHANGE



0.061

0.012

0.29

0.12

0.95

0.094

0.068

0.026

0.059

0.013

0.29

0.12

0.95

0.1

0.065

0.026

0.0081 0.0094

0.057

0.066

0.068

0.1

0.074

0.0071

0.022

0.12

0.068

0.065

0.074

0.0063

0.055

0.075

0.2

0.13

0.026

0.0071

0.0063

- 0.175

- 0.150

- 0.125

- 0.100

- 0.075

- 0.050

- 0.025

0.078

0.21

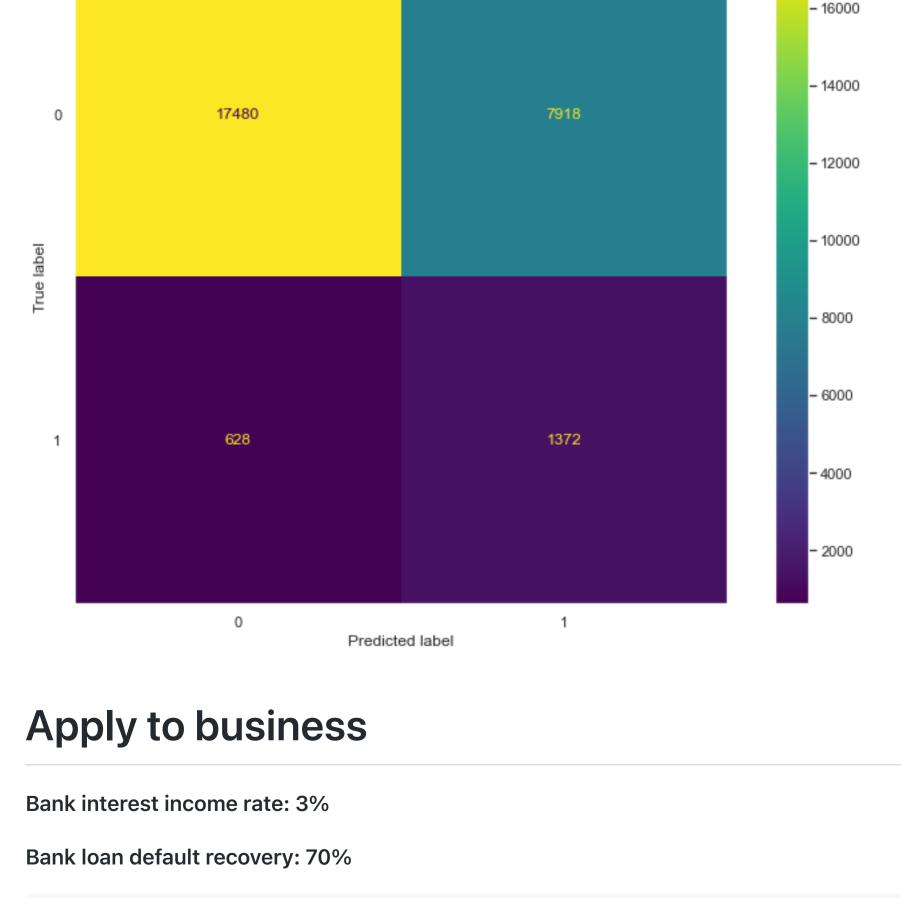
0.092

0.0081

0.0094

0.12

0.083



Bank earned \$161940000.0

If approve loans with model
Bank earned \$336000000.0

From 27,398 future client

If approve all loans without model

Earning Differecnce: 174060000.0

Conclusion

If bank use our model to predict loan defaulter, bank will save 174,060,000 dollars from 27,398 future clients.

Sources

Presentation Notebook Github

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