The purpose of this analysis is to determine mathematically the probability that a person will be able to pay back a loan or not, using factors such as their income and extant debt. Using this kind of objective numerical data, assessed without any knowledge of personal characteristics outside of finances, can make the process of loan applications more objective and fair than it has been historically. By applying loans with known outcomes to this model, we can see how well we are actually able to predict the viability or risk of a loan using it.

* The accuracy score of this model is 0.99, which is extremely close to a perfect accuracy score of 1, something that will probably not appear in most real-world models
* Looking at the breakdown of the precision, healthy loans seem to have been predicted perfectly (looking at the confusion matrix, I see only 37 healthy loans were inaccurately reported as being at risk for default, which is only 0.19% of the total and pretty statistically insignificant indeed). Loans at risk for default, however, were falsely assessed as being healthy at a (relatively) much higher rate (0.55%), bringing the precision of the default risk category down to 0.84 (still fairly accurate)
* The recall scores for healthy loans and loans at risk of default are even closer, with healthy loans reporting 99% of correct positive predictions and risky loans at an only slightly lower 94%

Overall, this machine learning model provides a very accurate prediction of what loans are going to have positive outcomes. There is a slight risk weighted in favor of approving loans that turn out not to have positive outcomes, but by and large this seems like a very accurate and relatively fair way to ensure that lenders see a positive outcome from approving loans. I would recommend this model for use by the company.