Summary of the report:
The group mainly used linear regression models with 62 variables to predict default, including LDA, Lasso and ridge.

Describe the strengths of the report:
The report is very organized and concise.

Describe the weaknesses of the report:
Lack of necessary explanation.

Evaluation on Clarity and quality of writing (1-5): 3 (some grammar mistakes)

Evaluation on Technical Quality (1-5): 3
The results are overall technically sound with reasonable validation. But claims are not supported by theoretical analysis or experimental results so well. Because the group did not give enough explanation about their analysis, result comparison and potential reasons of similar model results.

Overall rating: (5- My vote as the best-report. 4- A good report. 3- An average one. 2- below average. 1- a poorly written one). 3- An average one

Confidence on your assessment (1-3) (3- I have carefully read the paper and checked the results, 2- I just browse the paper without checking the details, 1- My assessment can be wrong) 3