

# PEER REVIEW

## 1. Summary of the report

This report is attempt to build a classifier to predict whether a client will have difficulty for repayment via utilization of multiple datasets, including the 1) the static data of the current loan applications, 2) the details of previous applications and 3) the clients' history of repayment and installment. The evaluation criterion will mainly be AUC score.

## 2. Strengths of the report

- (1) The report is very clear and logistical.
- (2) The report is well organized. Firstly it makes an introduction about the aim and the main datasets, and then for every dataset, it tells what they did and what the received. Thirdly, the report tells the model specification, analysis and evaluation.
- (3) There is no style and grammar problem here.
- (4) There are only two members in this group, but the analysis and the whole report is very well, so they must try their best to complete it.
- (5) Their gradient boosting tree recorded an overall AUC of 0.845 and 0.783 respectively in the training set and validation set. It achieved similar AUC score at 0.782 in predictions on Kaggle.

## 3. Weakness of the report

There is no obvious weakness in this report. And I am looking forward to their further better project report.

## 4. Rating of the report

- (1) Evaluation of clarity and quality of writing(1-5): 5
- (2) Evaluation on technical quality(1-5): 5
- (3) Overall writing(1-5): 5
- (4) Confidence on my assessment(1-3): 3