Receiver Operating Characteristic (ROC) Curve

ROC Curve (AUC = 0.834122)

Confusion Matrix

	Predicted: Repaid	Predicted: Defaulted
Actual: Repaid	1118	0
Actual: Defaulted	36	46
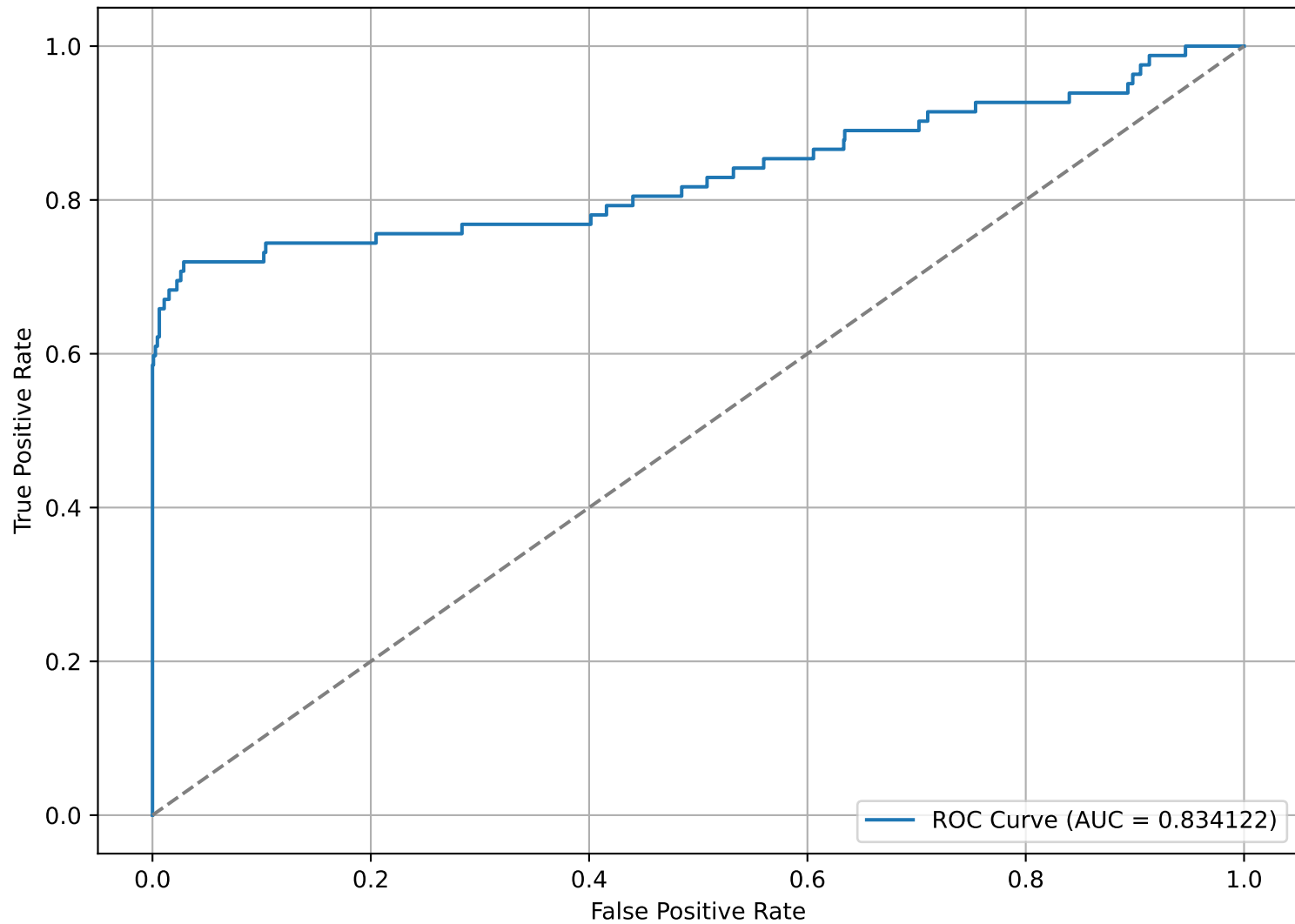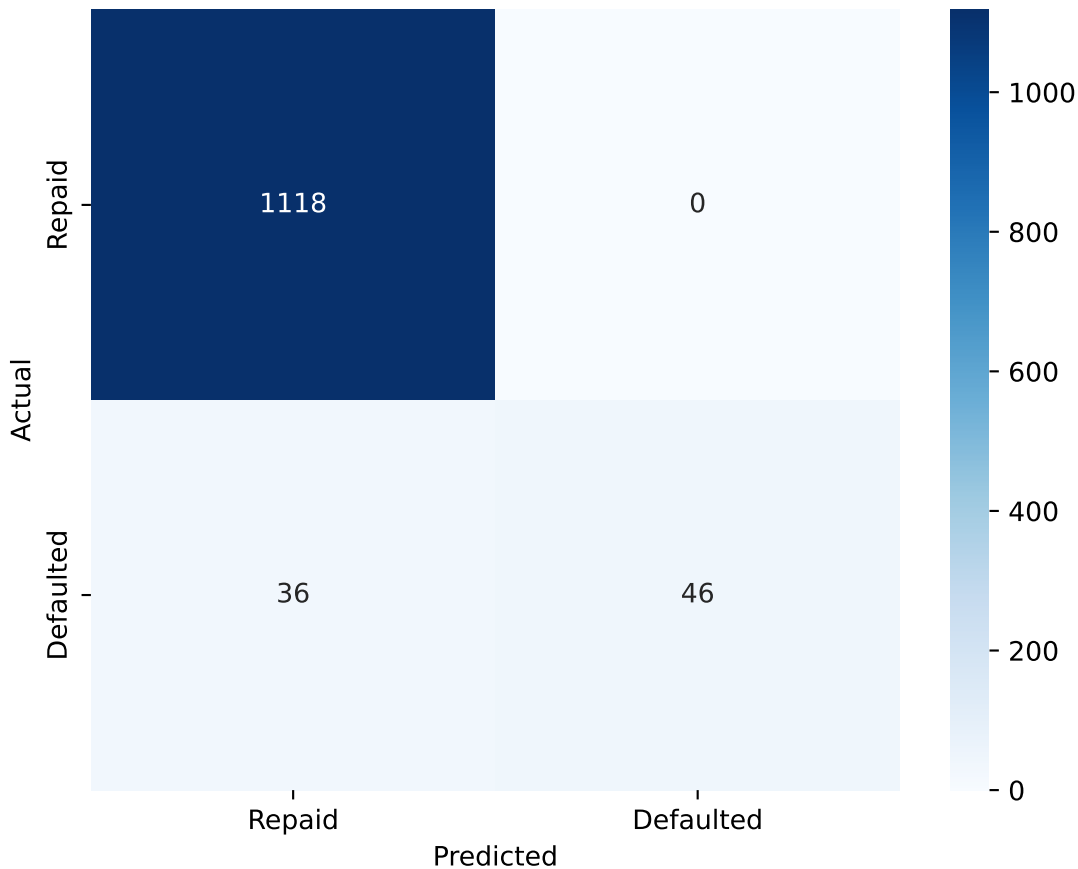
```
Model Validation Report

AUC Score: 0.834122
Gini Coefficient: 0.668245
KS Statistic: 0.690890 at Threshold = 0.3321

Classification Report:
              precision    recall  f1-score   support

           0   0.968804  1.000000  0.984155      1118
           1   1.000000  0.560976  0.718750        82

    accuracy                       0.970000      1200
   macro avg   0.984402  0.780488  0.851452      1200
weighted avg   0.970936  0.970000  0.966019      1200
```