```
In [15]:
          import pandas as pd
          import numpy as np
          import matplotlib.pyplot as plt
          import seaborn as sns
          %matplotlib inline
In [16]:
          df=pd.read_csv('./loan_data.csv')
          df.info()
         <class 'pandas.core.frame.DataFrame'>
         RangeIndex: 9578 entries, 0 to 9577
         Data columns (total 14 columns):
          #
              Column
                                Non-Null Count Dtype
```

```
_____
 0 credit.policy 9578 non-null int64
1 purpose 9578 non-null object
2 int.rate 9578 non-null float64
3 installment 9578 non-null float64
4 log.annual.inc 9578 non-null float64
                                 9578 non-null float64
 5 dti
                                   9578 non-null int64
 6
       fico
 7 days.with.cr.line 9578 non-null float64
 8 revol.bal 9578 non-null int64
9 revol.util 9578 non-null float64
10 inq.last.6mths 9578 non-null int64
11 delinq.2yrs 9578 non-null int64
 12 pub.rec
                                  9578 non-null int64
 13
       not.fully.paid 9578 non-null int64
dtypes: float64(6), int64(7), object(1)
```

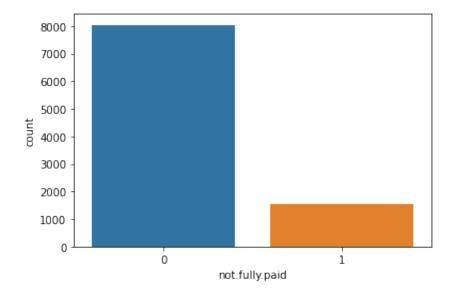
memory usage: 1.0+ MB

- **credit.policy**: 1 if the customer meets the credit underwriting criteria of LendingClub.com, and 0 otherwise.
- **purpose**: The purpose of the loan (takes values "credit_card", "debt_consolidation", "educational", "major_purchase", "small_business", and "all_other").
- **int.rate**: The interest rate of the loan, as a proportion (a rate of 11% would be stored as 0.11). Borrowers judged by LendingClub.com to be more risky are assigned higher interest rates.
- **installment**: The monthly installments owed by the borrower if the loan is funded.
- log.annual.inc: The natural log of the self-reported annual income of the borrower.
- **dti**: The debt-to-income ratio of the borrower (amount of debt divided by annual income).
- **fico**: The FICO credit score of the borrower. The higher the score the lower the risk and the more likerly creditors will lend money.
- days.with.cr.line: The number of days the borrower has had a credit line.
- **revol.bal**: The borrower's revolving balance (amount unpaid at the end of the credit card billing cycle).
- **revol.util**: The borrower's revolving line utilization rate (the amount of the credit line used relative to total credit available).
- **inq.last.6mths**: The borrower's number of inquiries by creditors in the last 6 months.
- **delinq.2yrs**: The number of times the borrower had been 30+ days past due on a payment in the past 2 years.
- **pub.rec**: The borrower's number of derogatory public records (bankruptcy filings, tax liens, or judgments).

EDA

In [17]:
sns.countplot(x='not.fully.paid',data=df)

Out[17]: <matplotlib.axes._subplots.AxesSubplot at 0x7f9dcbf19f90>



From the chart above we can observe:

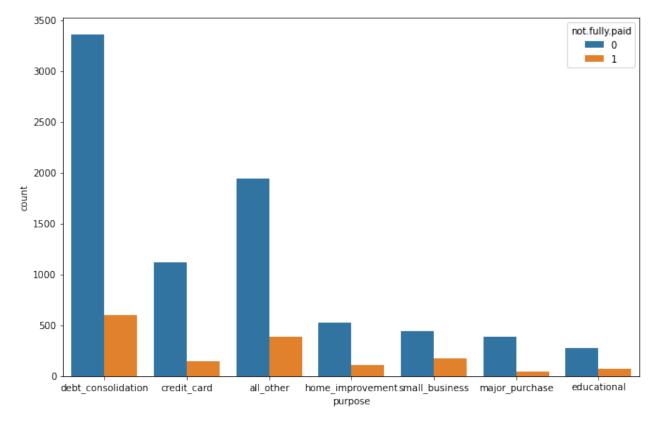
- 1. the data is unballanced
- 2. about ~83% of the loans are paid
- 3. about ~16% of the loans are not paid

since the data is inbalanced I will oversample this data

Visualise dataset grouped by load purpose.

```
In [19]:
    plt.figure(figsize=(11,7))
    sns.countplot(x='purpose',hue='not.fully.paid',data=df)
```

Out[19]: <matplotlib.axes._subplots.AxesSubplot at 0x7f9dcb400250>

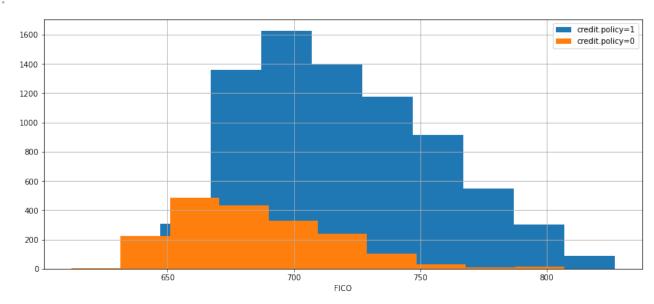


From this chart we can conclude:

- 1. The highest purpose for not paid is debt_consolidation and then second is other
- 2. However the highest paid back is also debt_consolidation followd by all_other

```
In [20]:
    plt.figure(figsize=(14,6))
    df[df['credit.policy']==1]['fico'].hist(label='credit.policy=1')
    df[df['credit.policy']==0]['fico'].hist(label='credit.policy=0')
    plt.legend()
    plt.xlabel('FICO')
```

Out[20]: Text(0.5, 0, 'FICO')

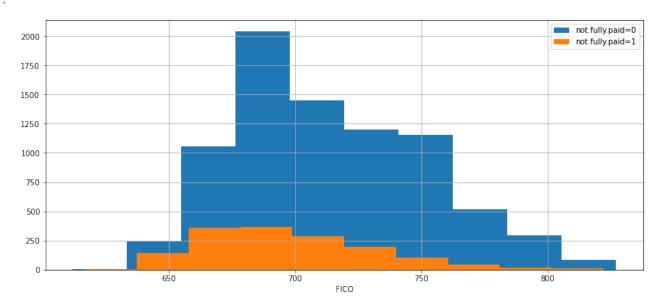


Blue rapresents in blue people with a positive (1) credit policy which means that they were meeting the criterias for the loan and the histogram represents their FICO score.

Orange rapresents the people with a negative (0) credit policy which menas that hey did not meet the criterias for the load and the histogram represents their FICO score.

```
In [21]:
    plt.figure(figsize=(14,6))
    df[df['not.fully.paid']==0]['fico'].hist(label='not.fully.paid=0')
    df[df['not.fully.paid']==1]['fico'].hist(label='not.fully.paid=1')
    plt.legend()
    plt.xlabel('FICO')
```

Out[21]: Text(0.5, 0, 'FICO')

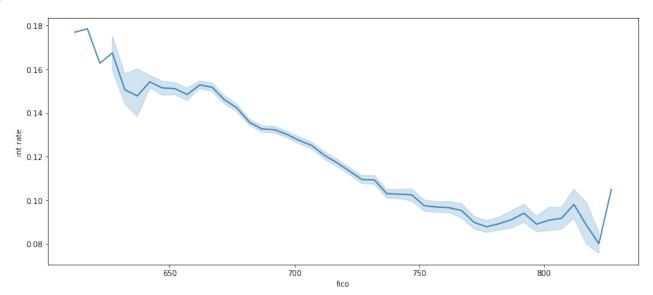


if we compare the two histograms we can notice that:

- 1. People with a high FICO score tend to pay their debt
- 2. People with a low FICO score tend to not pay their debt as expected
- 3. There are lots of people with a FICO score between 650 and 700 which paid their debt so maybe the FICO score was to conservative on those people

```
plt.figure(figsize=(14,6))
sns.lineplot(data=df, x="fico", y="int.rate")
```

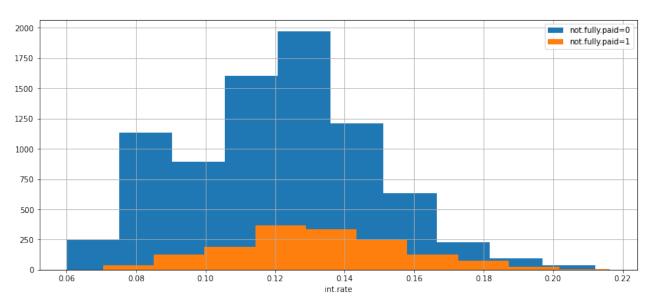
Out[22]: <matplotlib.axes._subplots.AxesSubplot at 0x7f9dcae204d0>



From this line chart we can notice that the higher the FICO the lower the interest rate

```
plt.figure(figsize=(14,6))
    df[df['not.fully.paid']==0]['int.rate'].hist(label='not.fully.paid=0')
    df[df['not.fully.paid']==1]['int.rate'].hist(label='not.fully.paid=1')
    plt.legend()
    plt.xlabel('int.rate')
```

Out[23]: Text(0.5, 0, 'int.rate')



The interest rate has a normal distribution for both paid and not paid loans which suggests that it does not majorly influence if the loan will be paid or not

Transform categorical values into numerical values (discrete)

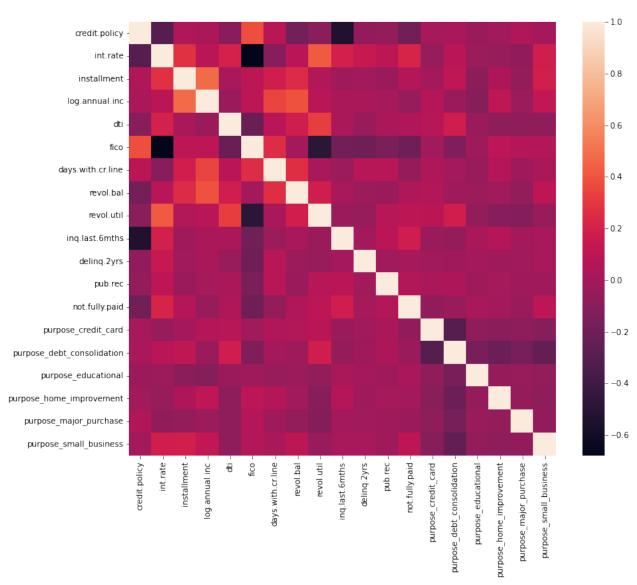
Before transforming our categorical feautres to discrete ones we need to balance our inbalanced data, if we don't do so then we'll need to transform the categorical values once again for the newlly added oversampled data.

```
In [24]:
          #remember value counts returns a tuple because not fully paid can be 0 or
          count_paid, count_not_paid=df['not.fully.paid'].value_counts()
          print('paid', count paid)
          print('not paid', count_not_paid)
         paid 8045
         not paid 1533
In [25]:
          df_paid=df[df['not.fully.paid']==0]
          df not paid=df[df['not.fully.paid']==1]
In [26]:
          df not paid over=df not paid.sample(count paid, replace=True)
          df test over=pd.concat([df paid,df not paid over], axis=0)
          print('Oversampling')
          print(df_test_over['not.fully.paid'].value_counts())
         Oversampling
               8045
         1
               8045
         Name: not.fully.paid, dtype: int64
In [27]:
          sns.countplot(x='not.fully.paid',data=df_test_over)
         <matplotlib.axes._subplots.AxesSubplot at 0x7f9dcac66fd0>
Out[27]:
            8000
            7000
            6000
            5000
            4000
            3000
            2000
            1000
              0
                                                 1
                                  not.fully.paid
```

```
In [28]:
          cols_feature=['purpose']
          final data=pd.get dummies(df test over,columns=cols feature,drop first=True
          final_data.info()
         <class 'pandas.core.frame.DataFrame'>
         Int64Index: 16090 entries, 0 to 9203
         Data columns (total 19 columns):
              Column
                                           Non-Null Count Dtype
              -----
                                           _____
          0
              credit.policy
                                           16090 non-null int64
          1
              int.rate
                                           16090 non-null float64
              installment
                                           16090 non-null float64
          2
                                           16090 non-null float64
          3
              log.annual.inc
          4
             dti
                                           16090 non-null float64
          5 fico
                                          16090 non-null int64
              days.with.cr.line
                                           16090 non-null float64
          6
                                          16090 non-null int64
          7
             revol.bal
          8 revol.util
                                          16090 non-null float64
                                          16090 non-null int64
          9
              ing.last.6mths
                                           16090 non-null int64
          10 deling.2yrs
          11 pub.rec
                                           16090 non-null int64
          12 not.fully.paid
                                          16090 non-null int64
          13 purpose_credit_card
                                           16090 non-null uint8
          14 purpose_debt_consolidation 16090 non-null uint8
          15 purpose educational
                                           16090 non-null uint8
          16 purpose_home_improvement 16090 non-null uint8
17 purpose_major_purchase 16090 non-null uint8
18 purpose_small_business 16090 non-null uint8
         dtypes: float64(6), int64(7), uint8(6)
```

```
In [29]:
    plt.figure(figsize=(12,10))
    corr=final_data.corr()
    sns.heatmap(data=corr)
```

memory usage: 2.3 MB



Additional Feature Engineering

In this step I will remove features that have strong correlation, strong correlation.

```
In [30]:
    predictors = final_data.drop(['not.fully.paid'], axis = 1)
        criterion = final_data["not.fully.paid"]

In [31]:
    threshold = 0.65

    def high_cor_function(df):
        cor = df.corr()
        corrm = np.corrcoef(df.transpose())
        corr = corrm - np.diagflat(corrm.diagonal())
        print("max corr:",corr.max(), ", min corr: ", corr.min())
        c1 = cor.stack().sort_values(ascending=False).drop_duplicates()
        high_cor = abs(c1[c1.values!=1])
        thresh = threshold
        display(high_cor[high_cor>thresh])
```

```
In [32]:
         high cor function(predictors)
         max corr: 0.47809644042828764 , min corr: -0.6790513359731427
         fico int.rate
                          0.679051
         dtype: float64
        From the above calculations we can identify fico and int.rate as being highly correlated
        with a score of 0.68
In [33]:
         final_data=final_data.drop(['int.rate'], axis=1)
        Modeling
In [34]:
         from sklearn.model_selection import train_test_split
         X=final_data.drop(['not.fully.paid'],axis=1)
         y=final_data['not.fully.paid']
         X_train, X_test, y_train, y_test = train_test_split(X, y, test_size=0.3, re
In [35]:
         from sklearn.preprocessing import MinMaxScaler
         scaler = MinMaxScaler()
         X_train = scaler.fit_transform(X_train)
         X test = scaler.transform(X test)
In [36]:
         from tensorflow.keras.models import Sequential
         from tensorflow.keras.layers import Dense, Dropout
         from tensorflow.keras.callbacks import EarlyStopping
         model=Sequential()
         model.add(Dense(19, activation="relu"))
         model.add(Dropout(0.2))
         model.add(Dense(20, activation='relu'))
         model.add(Dropout(0.2))
         model.add(Dense(1,activation='sigmoid'))
         model.compile(optimizer='adam',loss='binary_crossentropy',metrics=['binary]
         early_stop = EarlyStopping(
                 monitor='val_loss',
                 mode='min',
                 verbose=1,
                 patience=25
         model.fit(X_train,y_train,epochs=200,batch_size=200,validation_data=(X_test
         Epoch 1/200
         y accuracy: 0.5461 - val loss: 0.6703 - val binary accuracy: 0.6138
         Epoch 2/200
         57/57 [========================] - 0s 5ms/step - loss: 0.6737 - binar
         y_accuracy: 0.5834 - val_loss: 0.6609 - val_binary_accuracy: 0.6227
```

```
Epoch 3/200
57/57 [===============] - 0s 5ms/step - loss: 0.6663 - binar
y_accuracy: 0.5998 - val_loss: 0.6560 - val_binary_accuracy: 0.6194
Epoch 4/200
57/57 [============] - 0s 5ms/step - loss: 0.6627 - binar
y_accuracy: 0.5982 - val_loss: 0.6545 - val_binary_accuracy: 0.6186
Epoch 5/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6601 - binar
y_accuracy: 0.6049 - val_loss: 0.6528 - val_binary_accuracy: 0.6198
Epoch 6/200
57/57 [========================] - 0s 5ms/step - loss: 0.6604 - binar
y_accuracy: 0.6031 - val_loss: 0.6521 - val_binary_accuracy: 0.6207
Epoch 7/200
57/57 [============] - 0s 5ms/step - loss: 0.6574 - binar
y accuracy: 0.6071 - val loss: 0.6512 - val_binary_accuracy: 0.6275
Epoch 8/200
57/57 [========================] - 0s 5ms/step - loss: 0.6558 - binar
y_accuracy: 0.6073 - val_loss: 0.6502 - val_binary_accuracy: 0.6256
Epoch 9/200
57/57 [=============] - 0s 5ms/step - loss: 0.6550 - binar
y_accuracy: 0.6096 - val_loss: 0.6496 - val_binary_accuracy: 0.6246
Epoch 10/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6542 - binar
y_accuracy: 0.6107 - val_loss: 0.6491 - val_binary_accuracy: 0.6190
Epoch 11/200
57/57 [============] - 0s 5ms/step - loss: 0.6498 - binar
y_accuracy: 0.6225 - val_loss: 0.6474 - val_binary_accuracy: 0.6250
Epoch 12/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6505 - binar
y_accuracy: 0.6152 - val_loss: 0.6464 - val_binary_accuracy: 0.6294
Epoch 13/200
57/57 [============== ] - 0s 5ms/step - loss: 0.6479 - binar
y_accuracy: 0.6182 - val_loss: 0.6460 - val_binary_accuracy: 0.6283
Epoch 14/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6508 - binar
y_accuracy: 0.6166 - val_loss: 0.6458 - val_binary_accuracy: 0.6252
Epoch 15/200
57/57 [===============] - 0s 5ms/step - loss: 0.6469 - binar
y_accuracy: 0.6199 - val_loss: 0.6457 - val_binary_accuracy: 0.6198
Epoch 16/200
57/57 [===============] - 0s 5ms/step - loss: 0.6461 - binar
y_accuracy: 0.6187 - val_loss: 0.6442 - val_binary_accuracy: 0.6290
Epoch 17/200
57/57 [============== ] - 0s 5ms/step - loss: 0.6474 - binar
y_accuracy: 0.6215 - val_loss: 0.6450 - val_binary_accuracy: 0.6178
Epoch 18/200
57/57 [=======================] - 0s 5ms/step - loss: 0.6454 - binar
y_accuracy: 0.6205 - val_loss: 0.6442 - val_binary_accuracy: 0.6221
Epoch 19/200
57/57 [============== ] - 0s 5ms/step - loss: 0.6455 - binar
y_accuracy: 0.6211 - val_loss: 0.6434 - val_binary_accuracy: 0.6201
Epoch 20/200
57/57 [===========] - 0s 5ms/step - loss: 0.6431 - binar
y_accuracy: 0.6209 - val_loss: 0.6424 - val_binary_accuracy: 0.6217
Epoch 21/200
y_accuracy: 0.6251 - val_loss: 0.6425 - val_binary_accuracy: 0.6215
Epoch 22/200
57/57 [===========] - 0s 5ms/step - loss: 0.6449 - binar
y_accuracy: 0.6225 - val_loss: 0.6414 - val_binary_accuracy: 0.6219
Epoch 23/200
```

```
y_accuracy: 0.6235 - val_loss: 0.6407 - val_binary_accuracy: 0.6252
Epoch 24/200
57/57 [========================] - 0s 5ms/step - loss: 0.6426 - binar
y_accuracy: 0.6250 - val_loss: 0.6407 - val_binary_accuracy: 0.6219
Epoch 25/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6413 - binar
y_accuracy: 0.6243 - val_loss: 0.6408 - val_binary_accuracy: 0.6252
Epoch 26/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6403 - binar
y accuracy: 0.6220 - val loss: 0.6406 - val binary accuracy: 0.6242
Epoch 27/200
y accuracy: 0.6218 - val loss: 0.6396 - val binary accuracy: 0.6242
Epoch 28/200
y_accuracy: 0.6215 - val_loss: 0.6390 - val_binary_accuracy: 0.6306
Epoch 29/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6392 - binar
y_accuracy: 0.6236 - val_loss: 0.6382 - val_binary_accuracy: 0.6261
Epoch 30/200
y_accuracy: 0.6253 - val_loss: 0.6390 - val_binary_accuracy: 0.6263
Epoch 31/200
57/57 [============] - 0s 5ms/step - loss: 0.6382 - binar
y accuracy: 0.6256 - val loss: 0.6398 - val binary accuracy: 0.6221
Epoch 32/200
y accuracy: 0.6251 - val loss: 0.6381 - val binary accuracy: 0.6283
Epoch 33/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6377 - binar
y accuracy: 0.6233 - val_loss: 0.6377 - val_binary_accuracy: 0.6302
Epoch 34/200
57/57 [============] - 0s 5ms/step - loss: 0.6373 - binar
y_accuracy: 0.6239 - val_loss: 0.6384 - val_binary_accuracy: 0.6279
Epoch 35/200
57/57 [=============] - 0s 5ms/step - loss: 0.6380 - binar
y_accuracy: 0.6267 - val_loss: 0.6373 - val_binary_accuracy: 0.6298
Epoch 36/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6367 - binar
y_accuracy: 0.6228 - val_loss: 0.6370 - val_binary_accuracy: 0.6271
Epoch 37/200
y_accuracy: 0.6319 - val_loss: 0.6369 - val_binary_accuracy: 0.6314
Epoch 38/200
57/57 [============] - 0s 5ms/step - loss: 0.6361 - binar
y_accuracy: 0.6300 - val_loss: 0.6397 - val_binary_accuracy: 0.6273
Epoch 39/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6356 - binar
y accuracy: 0.6279 - val_loss: 0.6364 - val_binary_accuracy: 0.6300
Epoch 40/200
57/57 [========================] - 0s 8ms/step - loss: 0.6359 - binar
y_accuracy: 0.6243 - val_loss: 0.6359 - val_binary_accuracy: 0.6296
Epoch 41/200
ry_accuracy: 0.6300 - val_loss: 0.6366 - val_binary_accuracy: 0.6321
Epoch 42/200
ry_accuracy: 0.6303 - val_loss: 0.6363 - val_binary_accuracy: 0.6323
Epoch 43/200
```

```
y_accuracy: 0.6339 - val_loss: 0.6359 - val_binary_accuracy: 0.6352
Epoch 44/200
y accuracy: 0.6299 - val loss: 0.6371 - val binary accuracy: 0.6283
Epoch 45/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6348 - binar
y_accuracy: 0.6286 - val_loss: 0.6354 - val_binary_accuracy: 0.6350
Epoch 46/200
57/57 [============== ] - 0s 5ms/step - loss: 0.6330 - binar
y_accuracy: 0.6287 - val_loss: 0.6352 - val_binary_accuracy: 0.6346
Epoch 47/200
57/57 [==========================] - 0s 5ms/step - loss: 0.6355 - binar
y_accuracy: 0.6274 - val_loss: 0.6346 - val_binary_accuracy: 0.6279
Epoch 48/200
y_accuracy: 0.6307 - val_loss: 0.6345 - val_binary_accuracy: 0.6387
Epoch 49/200
57/57 [===========] - 0s 5ms/step - loss: 0.6344 - binar
y_accuracy: 0.6309 - val_loss: 0.6346 - val_binary_accuracy: 0.6273
Epoch 50/200
57/57 [============== ] - 0s 5ms/step - loss: 0.6319 - binar
y accuracy: 0.6308 - val_loss: 0.6343 - val_binary_accuracy: 0.6277
Epoch 51/200
57/57 [========================] - 0s 5ms/step - loss: 0.6327 - binar
y_accuracy: 0.6309 - val_loss: 0.6343 - val_binary_accuracy: 0.6321
Epoch 52/200
57/57 [============] - 0s 5ms/step - loss: 0.6350 - binar
y_accuracy: 0.6291 - val_loss: 0.6350 - val_binary_accuracy: 0.6356
Epoch 53/200
57/57 [==========================] - 0s 5ms/step - loss: 0.6334 - binar
y_accuracy: 0.6272 - val_loss: 0.6344 - val_binary_accuracy: 0.6354
Epoch 54/200
y_accuracy: 0.6300 - val_loss: 0.6347 - val_binary_accuracy: 0.6341
Epoch 55/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6317 - binar
y_accuracy: 0.6328 - val_loss: 0.6338 - val_binary_accuracy: 0.6321
Epoch 56/200
57/57 [=============] - 0s 5ms/step - loss: 0.6321 - binar
y_accuracy: 0.6347 - val_loss: 0.6344 - val_binary_accuracy: 0.6366
Epoch 57/200
57/57 [================] - 0s 6ms/step - loss: 0.6319 - binar
y_accuracy: 0.6304 - val_loss: 0.6331 - val_binary_accuracy: 0.6296
Epoch 58/200
57/57 [=========================] - 0s 6ms/step - loss: 0.6321 - binar
y_accuracy: 0.6347 - val_loss: 0.6348 - val_binary_accuracy: 0.6356
Epoch 59/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6324 - binar
y_accuracy: 0.6312 - val_loss: 0.6331 - val_binary_accuracy: 0.6383
Epoch 60/200
57/57 [===============] - 0s 5ms/step - loss: 0.6321 - binar
y_accuracy: 0.6324 - val_loss: 0.6326 - val_binary_accuracy: 0.6341
Epoch 61/200
57/57 [==========================] - 0s 5ms/step - loss: 0.6330 - binar
y accuracy: 0.6338 - val loss: 0.6337 - val binary accuracy: 0.6385
Epoch 62/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6318 - binar
y_accuracy: 0.6303 - val_loss: 0.6327 - val_binary_accuracy: 0.6354
Epoch 63/200
57/57 [============] - Os 5ms/step - loss: 0.6294 - binar
y accuracy: 0.6343 - val loss: 0.6334 - val binary accuracy: 0.6360
```

```
Epoch 64/200
y_accuracy: 0.6308 - val_loss: 0.6330 - val_binary_accuracy: 0.6381
Epoch 65/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6324 - binar
y_accuracy: 0.6325 - val_loss: 0.6335 - val_binary_accuracy: 0.6404
Epoch 66/200
y_accuracy: 0.6318 - val_loss: 0.6323 - val_binary_accuracy: 0.6358
Epoch 67/200
57/57 [========================] - 0s 5ms/step - loss: 0.6297 - binar
y_accuracy: 0.6373 - val_loss: 0.6323 - val_binary_accuracy: 0.6395
Epoch 68/200
y accuracy: 0.6359 - val loss: 0.6317 - val binary accuracy: 0.6383
Epoch 69/200
57/57 [========================] - 0s 5ms/step - loss: 0.6291 - binar
y_accuracy: 0.6340 - val_loss: 0.6319 - val_binary_accuracy: 0.6352
Epoch 70/200
57/57 [============] - 0s 7ms/step - loss: 0.6305 - binar
y_accuracy: 0.6316 - val_loss: 0.6318 - val_binary_accuracy: 0.6368
Epoch 71/200
57/57 [=========================] - 0s 7ms/step - loss: 0.6315 - binar
y_accuracy: 0.6347 - val_loss: 0.6320 - val_binary_accuracy: 0.6368
Epoch 72/200
57/57 [============] - 0s 8ms/step - loss: 0.6304 - binar
y_accuracy: 0.6351 - val_loss: 0.6328 - val_binary_accuracy: 0.6321
Epoch 73/200
57/57 [=========================] - 0s 7ms/step - loss: 0.6286 - binar
y_accuracy: 0.6392 - val_loss: 0.6313 - val_binary_accuracy: 0.6360
Epoch 74/200
57/57 [============== ] - 0s 5ms/step - loss: 0.6303 - binar
y_accuracy: 0.6389 - val_loss: 0.6315 - val_binary_accuracy: 0.6348
Epoch 75/200
57/57 [=========================] - 1s 12ms/step - loss: 0.6293 - bina
ry_accuracy: 0.6386 - val_loss: 0.6312 - val_binary_accuracy: 0.6381
Epoch 76/200
y accuracy: 0.6374 - val loss: 0.6310 - val binary accuracy: 0.6368
Epoch 77/200
57/57 [===========] - 0s 5ms/step - loss: 0.6277 - binar
y_accuracy: 0.6362 - val_loss: 0.6310 - val_binary_accuracy: 0.6364
Epoch 78/200
57/57 [============== ] - 0s 5ms/step - loss: 0.6273 - binar
y_accuracy: 0.6395 - val_loss: 0.6305 - val_binary_accuracy: 0.6393
Epoch 79/200
57/57 [=======================] - 0s 5ms/step - loss: 0.6283 - binar
y_accuracy: 0.6370 - val_loss: 0.6305 - val_binary_accuracy: 0.6408
Epoch 80/200
57/57 [============== ] - 0s 5ms/step - loss: 0.6289 - binar
y_accuracy: 0.6399 - val_loss: 0.6315 - val_binary_accuracy: 0.6364
Epoch 81/200
57/57 [===========] - 0s 5ms/step - loss: 0.6288 - binar
y_accuracy: 0.6401 - val_loss: 0.6306 - val_binary_accuracy: 0.6401
Epoch 82/200
57/57 [===============] - 0s 5ms/step - loss: 0.6280 - binar
y_accuracy: 0.6401 - val_loss: 0.6308 - val_binary_accuracy: 0.6397
Epoch 83/200
57/57 [============] - 0s 5ms/step - loss: 0.6276 - binar
y_accuracy: 0.6380 - val_loss: 0.6303 - val_binary_accuracy: 0.6385
Epoch 84/200
```

```
57/57 [=========================] - 0s 6ms/step - loss: 0.6275 - binar
y_accuracy: 0.6390 - val_loss: 0.6300 - val_binary_accuracy: 0.6393
Epoch 85/200
57/57 [========================] - 0s 5ms/step - loss: 0.6265 - binar
y_accuracy: 0.6399 - val_loss: 0.6301 - val_binary_accuracy: 0.6389
Epoch 86/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6263 - binar
y_accuracy: 0.6431 - val_loss: 0.6298 - val_binary_accuracy: 0.6418
Epoch 87/200
57/57 [========================] - 0s 5ms/step - loss: 0.6276 - binar
y accuracy: 0.6379 - val loss: 0.6293 - val binary accuracy: 0.6418
Epoch 88/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6265 - binar
y accuracy: 0.6432 - val loss: 0.6296 - val binary accuracy: 0.6366
Epoch 89/200
y_accuracy: 0.6379 - val_loss: 0.6299 - val_binary_accuracy: 0.6362
Epoch 90/200
57/57 [=========================] - 0s 7ms/step - loss: 0.6261 - binar
y_accuracy: 0.6371 - val_loss: 0.6301 - val_binary_accuracy: 0.6383
Epoch 91/200
y_accuracy: 0.6419 - val_loss: 0.6292 - val_binary_accuracy: 0.6387
Epoch 92/200
57/57 [===========] - 0s 5ms/step - loss: 0.6274 - binar
y accuracy: 0.6437 - val loss: 0.6292 - val binary accuracy: 0.6370
Epoch 93/200
y accuracy: 0.6405 - val loss: 0.6290 - val binary accuracy: 0.6389
Epoch 94/200
57/57 [========================] - 0s 5ms/step - loss: 0.6276 - binar
y accuracy: 0.6417 - val_loss: 0.6292 - val_binary_accuracy: 0.6383
Epoch 95/200
57/57 [============] - 0s 5ms/step - loss: 0.6275 - binar
y_accuracy: 0.6400 - val_loss: 0.6289 - val_binary_accuracy: 0.6414
Epoch 96/200
y accuracy: 0.6396 - val_loss: 0.6285 - val_binary_accuracy: 0.6412
Epoch 97/200
57/57 [=========================] - 0s 6ms/step - loss: 0.6241 - binar
y_accuracy: 0.6451 - val_loss: 0.6292 - val_binary_accuracy: 0.6348
Epoch 98/200
y_accuracy: 0.6392 - val_loss: 0.6285 - val_binary_accuracy: 0.6377
Epoch 99/200
57/57 [============] - 0s 5ms/step - loss: 0.6252 - binar
y_accuracy: 0.6440 - val_loss: 0.6282 - val_binary_accuracy: 0.6412
Epoch 100/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6267 - binar
y accuracy: 0.6451 - val_loss: 0.6284 - val_binary_accuracy: 0.6399
Epoch 101/200
57/57 [========================] - 0s 5ms/step - loss: 0.6234 - binar
y_accuracy: 0.6422 - val_loss: 0.6288 - val_binary_accuracy: 0.6362
Epoch 102/200
y_accuracy: 0.6446 - val_loss: 0.6287 - val_binary_accuracy: 0.6372
Epoch 103/200
y_accuracy: 0.6438 - val_loss: 0.6281 - val_binary_accuracy: 0.6408
Epoch 104/200
```

```
y_accuracy: 0.6405 - val_loss: 0.6277 - val_binary_accuracy: 0.6387
Epoch 105/200
y accuracy: 0.6445 - val loss: 0.6282 - val binary accuracy: 0.6391
Epoch 106/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6253 - binar
y_accuracy: 0.6411 - val_loss: 0.6289 - val_binary_accuracy: 0.6377
Epoch 107/200
57/57 [============== ] - 0s 6ms/step - loss: 0.6271 - binar
y_accuracy: 0.6437 - val_loss: 0.6275 - val_binary_accuracy: 0.6414
Epoch 108/200
57/57 [===========] - 0s 5ms/step - loss: 0.6239 - binar
y_accuracy: 0.6453 - val_loss: 0.6278 - val_binary_accuracy: 0.6404
Epoch 109/200
y_accuracy: 0.6417 - val_loss: 0.6276 - val_binary_accuracy: 0.6389
Epoch 110/200
57/57 [===========] - 0s 5ms/step - loss: 0.6243 - binar
y_accuracy: 0.6454 - val_loss: 0.6270 - val_binary_accuracy: 0.6435
Epoch 111/200
57/57 [============== ] - 0s 5ms/step - loss: 0.6226 - binar
y accuracy: 0.6426 - val_loss: 0.6272 - val_binary_accuracy: 0.6433
Epoch 112/200
57/57 [========================] - 0s 5ms/step - loss: 0.6215 - binar
y_accuracy: 0.6515 - val_loss: 0.6270 - val_binary_accuracy: 0.6408
Epoch 113/200
57/57 [============] - 0s 7ms/step - loss: 0.6233 - binar
y_accuracy: 0.6433 - val_loss: 0.6269 - val_binary_accuracy: 0.6379
Epoch 114/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6242 - binar
y_accuracy: 0.6410 - val_loss: 0.6270 - val_binary_accuracy: 0.6426
Epoch 115/200
y_accuracy: 0.6425 - val_loss: 0.6266 - val_binary_accuracy: 0.6422
Epoch 116/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6238 - binar
y_accuracy: 0.6453 - val_loss: 0.6267 - val_binary_accuracy: 0.6447
Epoch 117/200
57/57 [=============] - 0s 5ms/step - loss: 0.6224 - binar
y_accuracy: 0.6477 - val_loss: 0.6267 - val_binary_accuracy: 0.6395
Epoch 118/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6215 - binar
y_accuracy: 0.6410 - val_loss: 0.6266 - val_binary_accuracy: 0.6416
Epoch 119/200
57/57 [==========================] - 0s 5ms/step - loss: 0.6235 - binar
y_accuracy: 0.6425 - val_loss: 0.6269 - val_binary_accuracy: 0.6387
Epoch 120/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6243 - binar
y_accuracy: 0.6418 - val_loss: 0.6265 - val_binary_accuracy: 0.6416
Epoch 121/200
57/57 [===============] - 0s 5ms/step - loss: 0.6231 - binar
y_accuracy: 0.6393 - val_loss: 0.6264 - val_binary_accuracy: 0.6377
Epoch 122/200
57/57 [=========================] - 0s 7ms/step - loss: 0.6218 - binar
y accuracy: 0.6467 - val loss: 0.6260 - val binary accuracy: 0.6406
Epoch 123/200
57/57 [=============] - 0s 6ms/step - loss: 0.6200 - binar
y_accuracy: 0.6460 - val_loss: 0.6255 - val_binary_accuracy: 0.6424
Epoch 124/200
57/57 [============] - 0s 5ms/step - loss: 0.6212 - binar
y accuracy: 0.6433 - val loss: 0.6262 - val binary accuracy: 0.6430
```

```
Epoch 125/200
57/57 [===============] - 0s 6ms/step - loss: 0.6208 - binar
y_accuracy: 0.6452 - val_loss: 0.6265 - val_binary_accuracy: 0.6385
Epoch 126/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6221 - binar
y_accuracy: 0.6446 - val_loss: 0.6258 - val_binary_accuracy: 0.6428
Epoch 127/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6218 - binar
y_accuracy: 0.6437 - val_loss: 0.6257 - val_binary_accuracy: 0.6435
Epoch 128/200
57/57 [========================] - 0s 5ms/step - loss: 0.6237 - binar
y_accuracy: 0.6457 - val_loss: 0.6265 - val_binary_accuracy: 0.6424
Epoch 129/200
y accuracy: 0.6409 - val loss: 0.6261 - val_binary_accuracy: 0.6416
Epoch 130/200
57/57 [========================] - 0s 5ms/step - loss: 0.6227 - binar
y_accuracy: 0.6458 - val_loss: 0.6255 - val_binary_accuracy: 0.6426
Epoch 131/200
57/57 [============] - 0s 5ms/step - loss: 0.6205 - binar
y_accuracy: 0.6453 - val_loss: 0.6256 - val_binary_accuracy: 0.6455
Epoch 132/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6221 - binar
y_accuracy: 0.6485 - val_loss: 0.6254 - val_binary_accuracy: 0.6426
Epoch 133/200
57/57 [===============] - 0s 5ms/step - loss: 0.6208 - binar
y_accuracy: 0.6445 - val_loss: 0.6250 - val_binary_accuracy: 0.6451
Epoch 134/200
57/57 [==========================] - 0s 5ms/step - loss: 0.6210 - binar
y_accuracy: 0.6538 - val_loss: 0.6250 - val_binary_accuracy: 0.6412
Epoch 135/200
57/57 [============== ] - 0s 5ms/step - loss: 0.6210 - binar
y_accuracy: 0.6430 - val_loss: 0.6249 - val_binary_accuracy: 0.6430
Epoch 136/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6181 - binar
y_accuracy: 0.6478 - val_loss: 0.6243 - val_binary_accuracy: 0.6482
Epoch 137/200
y accuracy: 0.6457 - val loss: 0.6242 - val binary accuracy: 0.6447
Epoch 138/200
y_accuracy: 0.6480 - val_loss: 0.6241 - val_binary_accuracy: 0.6449
Epoch 139/200
57/57 [============== ] - 0s 5ms/step - loss: 0.6210 - binar
y_accuracy: 0.6466 - val_loss: 0.6242 - val_binary_accuracy: 0.6451
Epoch 140/200
57/57 [========================] - 0s 5ms/step - loss: 0.6196 - binar
y_accuracy: 0.6493 - val_loss: 0.6249 - val_binary_accuracy: 0.6449
Epoch 141/200
57/57 [============== ] - 0s 5ms/step - loss: 0.6226 - binar
y_accuracy: 0.6465 - val_loss: 0.6246 - val_binary_accuracy: 0.6474
Epoch 142/200
57/57 [===========] - 0s 5ms/step - loss: 0.6187 - binar
y_accuracy: 0.6455 - val_loss: 0.6249 - val_binary_accuracy: 0.6451
Epoch 143/200
57/57 [===============] - 0s 5ms/step - loss: 0.6202 - binar
y_accuracy: 0.6458 - val_loss: 0.6251 - val_binary_accuracy: 0.6375
Epoch 144/200
57/57 [============] - 0s 5ms/step - loss: 0.6211 - binar
y_accuracy: 0.6455 - val_loss: 0.6238 - val_binary_accuracy: 0.6464
Epoch 145/200
```

```
y_accuracy: 0.6479 - val_loss: 0.6240 - val_binary_accuracy: 0.6441
Epoch 146/200
57/57 [========================] - 0s 5ms/step - loss: 0.6195 - binar
y_accuracy: 0.6446 - val_loss: 0.6236 - val_binary_accuracy: 0.6466
Epoch 147/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6195 - binar
y_accuracy: 0.6440 - val_loss: 0.6234 - val_binary_accuracy: 0.6453
Epoch 148/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6173 - binar
y accuracy: 0.6490 - val loss: 0.6240 - val binary accuracy: 0.6433
Epoch 149/200
57/57 [==========================] - 0s 5ms/step - loss: 0.6196 - binar
y accuracy: 0.6501 - val loss: 0.6238 - val binary accuracy: 0.6422
Epoch 150/200
y_accuracy: 0.6488 - val_loss: 0.6233 - val_binary_accuracy: 0.6443
Epoch 151/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6209 - binar
y_accuracy: 0.6481 - val_loss: 0.6235 - val_binary_accuracy: 0.6451
Epoch 152/200
y_accuracy: 0.6507 - val_loss: 0.6239 - val_binary_accuracy: 0.6447
Epoch 153/200
57/57 [============] - 0s 6ms/step - loss: 0.6211 - binar
y accuracy: 0.6493 - val loss: 0.6234 - val binary accuracy: 0.6468
Epoch 154/200
y accuracy: 0.6494 - val loss: 0.6232 - val binary accuracy: 0.6447
Epoch 155/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6203 - binar
y accuracy: 0.6492 - val_loss: 0.6232 - val_binary_accuracy: 0.6459
Epoch 156/200
57/57 [============] - 0s 6ms/step - loss: 0.6185 - binar
y_accuracy: 0.6489 - val_loss: 0.6236 - val_binary_accuracy: 0.6399
Epoch 157/200
y_accuracy: 0.6489 - val_loss: 0.6237 - val_binary_accuracy: 0.6418
Epoch 158/200
y_accuracy: 0.6473 - val_loss: 0.6239 - val_binary_accuracy: 0.6437
Epoch 159/200
y_accuracy: 0.6489 - val_loss: 0.6238 - val_binary_accuracy: 0.6412
Epoch 160/200
57/57 [============] - 0s 5ms/step - loss: 0.6173 - binar
y_accuracy: 0.6505 - val_loss: 0.6228 - val_binary_accuracy: 0.6478
Epoch 161/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6195 - binar
y accuracy: 0.6444 - val_loss: 0.6230 - val_binary_accuracy: 0.6474
Epoch 162/200
57/57 [=====================] - 0s 5ms/step - loss: 0.6202 - binar
y_accuracy: 0.6459 - val_loss: 0.6235 - val_binary_accuracy: 0.6412
Epoch 163/200
y_accuracy: 0.6493 - val_loss: 0.6232 - val_binary_accuracy: 0.6457
Epoch 164/200
y_accuracy: 0.6456 - val_loss: 0.6226 - val_binary_accuracy: 0.6480
Epoch 165/200
```

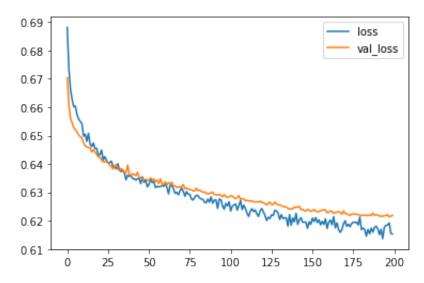
```
y_accuracy: 0.6507 - val_loss: 0.6228 - val_binary_accuracy: 0.6453
Epoch 166/200
y accuracy: 0.6476 - val loss: 0.6231 - val binary accuracy: 0.6445
Epoch 167/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6169 - binar
y_accuracy: 0.6520 - val_loss: 0.6232 - val_binary_accuracy: 0.6416
Epoch 168/200
57/57 [============== ] - 0s 5ms/step - loss: 0.6159 - binar
y_accuracy: 0.6492 - val_loss: 0.6229 - val_binary_accuracy: 0.6424
Epoch 169/200
y_accuracy: 0.6513 - val_loss: 0.6223 - val_binary_accuracy: 0.6474
Epoch 170/200
y_accuracy: 0.6511 - val_loss: 0.6235 - val_binary_accuracy: 0.6472
Epoch 171/200
57/57 [===========] - 0s 5ms/step - loss: 0.6200 - binar
y_accuracy: 0.6489 - val_loss: 0.6225 - val_binary_accuracy: 0.6455
Epoch 172/200
57/57 [============== ] - 0s 6ms/step - loss: 0.6180 - binar
y accuracy: 0.6511 - val_loss: 0.6225 - val_binary_accuracy: 0.6414
Epoch 173/200
57/57 [========================] - 0s 5ms/step - loss: 0.6188 - binar
y_accuracy: 0.6492 - val_loss: 0.6221 - val_binary_accuracy: 0.6426
Epoch 174/200
57/57 [============] - 0s 5ms/step - loss: 0.6179 - binar
y_accuracy: 0.6489 - val_loss: 0.6218 - val_binary_accuracy: 0.6501
Epoch 175/200
57/57 [=========================] - 0s 6ms/step - loss: 0.6190 - binar
y_accuracy: 0.6496 - val_loss: 0.6224 - val_binary_accuracy: 0.6462
Epoch 176/200
y_accuracy: 0.6482 - val_loss: 0.6223 - val_binary_accuracy: 0.6459
Epoch 177/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6194 - binar
y_accuracy: 0.6491 - val_loss: 0.6224 - val_binary_accuracy: 0.6491
Epoch 178/200
y_accuracy: 0.6523 - val_loss: 0.6223 - val_binary_accuracy: 0.6484
Epoch 179/200
57/57 [================] - 0s 5ms/step - loss: 0.6185 - binar
y_accuracy: 0.6486 - val_loss: 0.6220 - val_binary_accuracy: 0.6505
Epoch 180/200
y_accuracy: 0.6474 - val_loss: 0.6221 - val_binary_accuracy: 0.6484
Epoch 181/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6169 - binar
y_accuracy: 0.6543 - val_loss: 0.6218 - val_binary_accuracy: 0.6464
Epoch 182/200
57/57 [===============] - 0s 6ms/step - loss: 0.6174 - binar
y_accuracy: 0.6478 - val_loss: 0.6218 - val_binary_accuracy: 0.6468
Epoch 183/200
57/57 [=========================] - 0s 5ms/step - loss: 0.6169 - binar
y accuracy: 0.6530 - val loss: 0.6221 - val binary accuracy: 0.6480
Epoch 184/200
57/57 [=============] - 0s 5ms/step - loss: 0.6145 - binar
y_accuracy: 0.6558 - val_loss: 0.6218 - val_binary_accuracy: 0.6478
Epoch 185/200
57/57 [============] - Os 6ms/step - loss: 0.6169 - binar
y accuracy: 0.6507 - val loss: 0.6218 - val binary accuracy: 0.6453
```

```
Epoch 186/200
        y_accuracy: 0.6515 - val_loss: 0.6220 - val_binary_accuracy: 0.6443
       Epoch 187/200
        57/57 [=========================] - 0s 6ms/step - loss: 0.6174 - binar
       y_accuracy: 0.6488 - val_loss: 0.6218 - val_binary_accuracy: 0.6472
       Epoch 188/200
        y_accuracy: 0.6480 - val_loss: 0.6227 - val_binary_accuracy: 0.6424
       Epoch 189/200
        57/57 [========================] - 0s 5ms/step - loss: 0.6177 - binar
       y_accuracy: 0.6457 - val_loss: 0.6219 - val_binary_accuracy: 0.6451
       Epoch 190/200
        57/57 [=============] - 0s 5ms/step - loss: 0.6181 - binar
       y accuracy: 0.6499 - val loss: 0.6221 - val_binary_accuracy: 0.6472
       Epoch 191/200
        57/57 [========================] - 0s 5ms/step - loss: 0.6171 - binar
       y_accuracy: 0.6556 - val_loss: 0.6220 - val_binary_accuracy: 0.6474
       Epoch 192/200
        y_accuracy: 0.6555 - val_loss: 0.6216 - val_binary_accuracy: 0.6505
       Epoch 193/200
        57/57 [=========================] - 0s 5ms/step - loss: 0.6170 - binar
       y_accuracy: 0.6484 - val_loss: 0.6216 - val_binary_accuracy: 0.6455
       Epoch 194/200
        57/57 [============] - 0s 5ms/step - loss: 0.6137 - binar
       y accuracy: 0.6536 - val loss: 0.6216 - val binary accuracy: 0.6489
       Epoch 195/200
        57/57 [===============] - 0s 6ms/step - loss: 0.6177 - binar
       y_accuracy: 0.6536 - val_loss: 0.6217 - val_binary_accuracy: 0.6470
       Epoch 196/200
        57/57 [============== ] - 0s 5ms/step - loss: 0.6184 - binar
       y_accuracy: 0.6502 - val_loss: 0.6218 - val_binary_accuracy: 0.6459
       Epoch 197/200
        57/57 [=========================] - 0s 5ms/step - loss: 0.6185 - binar
       y_accuracy: 0.6473 - val_loss: 0.6221 - val_binary_accuracy: 0.6449
       Epoch 198/200
        57/57 [=========================] - 0s 5ms/step - loss: 0.6192 - binar
       y accuracy: 0.6490 - val loss: 0.6213 - val binary accuracy: 0.6491
       Epoch 199/200
        57/57 [===========] - 0s 5ms/step - loss: 0.6155 - binar
       y_accuracy: 0.6507 - val_loss: 0.6217 - val_binary_accuracy: 0.6453
       Epoch 200/200
        y_accuracy: 0.6559 - val_loss: 0.6219 - val_binary_accuracy: 0.6464
Out[36]: <keras.callbacks.History at 0x7f9d500aac50>
```

pd.DataFrame(model.history.history)[['loss','val loss']].plot()

In [37]:

Out[37]: <matplotlib.axes._subplots.AxesSubplot at 0x7f9d627cfe90>



In []: