**Credit Risk Analysis Report**

**Purpose--**

The purpose of this analysis is to evaluate the credit risk of loans. By predicting the loan status as either healthy or high-risk, we aim to help the company in making informed lending decisions.

**Results--**

* The accuracy of the model is 0.99, indicating that 99% of the predictions made by the model are correct.
* The precision is stating that Healthy Loans is at 1.00, High-Risk Loans is at 0.86
* The recall is saying that Healthy Loans is at 0.99, High-Risk Loans is at 0.91

**Summary--**

The model has strong performance in predicting both smart and high-risk loans. I find that it is reliable and effective for predicting the loan status of potential customers. I recommend using the model for predicting their loan status. The high accuracy metrics find it is good for evaluating lending decisions. Though it appears good we should continue to test and monitor it for further evaluation in case we find outliers in the data to minimize the possibility of error.