Model Evaluation Scores

Here are the important scores for the model:

**Accuracy Score**: The model is right about 99.43% of the time.

**Precision Score for High-Risk Loans**: When it says a loan is high-risk, it's correct about 87.42% of the time.

**Recall Score for High-Risk Loans**: It catches 89.28% of the high-risk loans.

**Summary of Results**

- The model does well at recognizing healthy loans (Label 0), with 100% precision and recall.

- For high-risk loans (Label 1), it's not as precise (87.42%) but still good at spotting them (89.28%).

So, this model is great at finding healthy loans but sometimes mistakenly thinks that high-risk loans are okay.

**Model After Resampling Data:**

* The accuracy is even better now, at 99.60%.
* The model is now better at catching high-risk loans, with a precision of 87.69% and perfect recall (100%).

This means the model can identify high-risk loans quite well without losing its ability to find healthy loans.

**Recommendation**

I recommend using the model trained on the resampled data for credit risk assessment. It's very accurate and good at spotting both healthy and high-risk loans. If being extra careful with high-risk loans is crucial, this model does a great job.

In short, using the resampled model for assessing credit risk would be a good choice.