The purpose of this analysis is to evaluate either a loan would be a healthy one or a high risk one.

* Accuracy:
  + Overall acc. 99%
* Precision:
  + Healthy loan: 100%
  + High risk loan 84%
* Recall:
  + Healthy loan: 99%
  + High risk loan: 99%

For the healthy loans, the model rarely is wrong, when it tells us that a loan is healthy, there is almost a guarantee that it will be right with a 99% of effectiveness. For the high- risk loans the model works quite well too, it is not perfect but 84% of the time it correctly spots a high risk loan.

In simple terms it is a trustworthy model, it will get it right with 99% of overall accuracy, and that’s why we highly recommend to the company to use this model.