**Credit Risk Analysis Report**

1. *Explain the purpose of this analysis:*

* The purpose of this analysis is to create and evaluate the accuracy of a data model that predicts the crudity worthiness of potential borrowers from peer-to-peer lending services

1. *Using a bulleted list, describe the accuracy score, the precision score, and recall score of the machine learning model****.***

* Balanced Accuracy Score: 95.20% --> this means that when considering the sensitivity and specificity (true negative rate) of the model, the balanced prediction accuracy was 95.2%
* Precision Score: over 92% --> This means 92% of predicted positives were correct.
* Recall Score: over 95% --> this means that the model was 95% precise in measuring true positive values out of all positive predictions made.

1. *Summarize the results from the machine learning model. Include your justification for recommending the model for use by the company. If you don’t recommend the model, justify your reasoning.*

* I would certainly recommend using this model to predict the safety and creditworthiness of borrowers, because it has over 95% accuracy in predicting the outcome of the repayment of the initial loan.