



Interpretations for the Random Forest Credit Data Predictions

Results

Select a Default Type

1 × 0 × ⌵

	Predictions	Prediction_Probabilities	NEW_CAR	USED_CAR	FURNITURE	RADIO/T
0	0	0.4652	0	0	0	
1	0	0.4957	1	0	0	
2	1	0.5348	1	0	0	
3	0	0.3217	0	0	0	
4	0	0.0348	0	1	0	
5	0	0.4457	0	0	0	
6	0	0.0913	0	0	1	
7	1	0.5261	0	0	0	
8	0	0.1283	1	0	0	
9	0	0.0826	0	1	0	
10	0	0.0630	0	0	0	

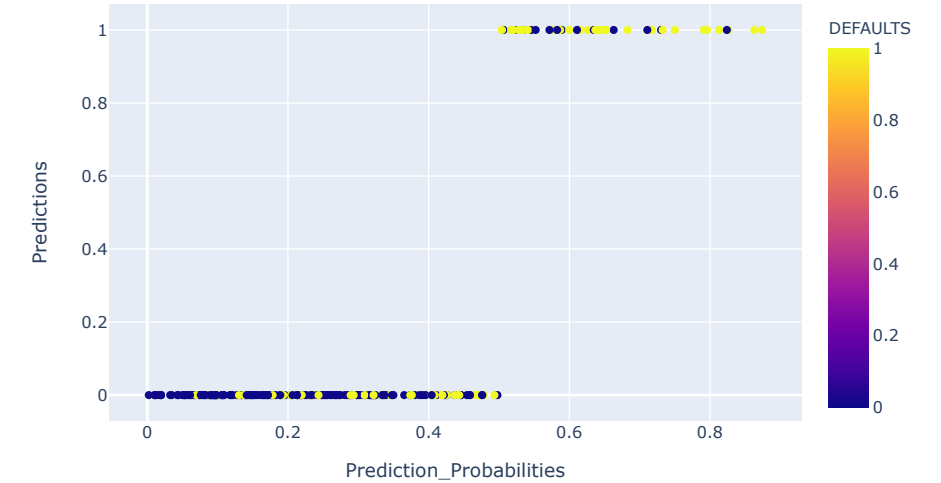
Chart

X

Prediction_Probabilities ⌵

Y

Predictions ⌵



Confusion Matrix

	0	1
0	193	16
1	53	38

Metrics

	metric	value
0	Accuracy	0.7700
1	Missclassification	0.2300
2	Precision	0.4180
3	Sensitivity	0.7040

Top 5 Features by Importance

	feature	value
0	CHK_ACCT_3	0.0600
1	HISTORY_4	0.0300
2	CHK_ACCT_0	0.0300
3	NEW_CAR	0.0200
4	FURNITURE	0.0200

The illustration above shows that the predictions for positive defaults has greater probablity strengths supporting a higher level of confidence in determining the applicant profiles more likely to default on a credit loan. Specifically, applicants with no checking account or a zero or less checking account balance, and/or critical account history and applying for a new car loan or a furniture/equipment loan is more likely to default on a credit agreement



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