

CREDIT RISK PREDICTION REPORT

We have researched prediction models to reduce the likelihood of our company granting loans to “high-risk” individuals. Our risk prediction model was trained on data that includes key financial information about our customers, such as loan size, interest rate, income, and total debt. The primary goal of our model is to accurately predict whether a customer poses a high risk or not.

OUR FINDINGS

We conducted classification tests on our model, and the results are as follows:

- **Accuracy:** 99%
- **Precision:** 84%
- **Recall:** 94%

We believe the model has demonstrated outstanding performance, achieving a prediction accuracy of 99%. This model has the potential to significantly benefit our company by reducing financial losses from high-risk customers.