Modell Training Report – Loan Prediction

Setup

Execution time: 04.02.2019, 08:36:04

Classifier: RandomForestClassifier(bootstrap=True, class weight=None, criterion='gini',

 $max_depth=20, max_features='auto', max_leaf_nodes=None,$

min_impurity_decrease=0.0, min_impurity_split=None,

min_samples_leaf=1, min_samples_split=2,

min_weight_fraction_leaf=0.0, n_estimators=20, n_jobs=None,

oob score=False, random state=None, verbose=0,

warm_start=False)

Target variable: good_loan (2 classes: False, True)

Input variables:

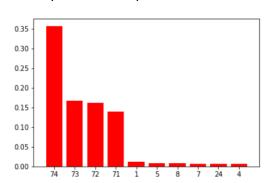
home_ownership object purpose object addr state object float64 loan amnt installment float64 annual_inc float64 int_rate float64 emp_length object

Training Metrics

Summary metrics

	precision	recall	f1-score	support
False	0.93	0.16	0.27	50071
True	0.79	1.00	0.88	155722
micro avg	0.79	0.79	0.79	205793
macro avg	0.86	0.58	0.57	205793
weighted avg	0.82	0.79	0.73	205793

Top 10 most important features



Validation Metrics

Summary metrics

	precision	recall	f1-score	support
False	0.44	0.18	0.25	16597
True	0.78	0.93	0.85	52001
micro avg	0.75	0.75	0.75	68598
macro avg	0.61	0.55	0.55	68598
weighted avg	0.70	0.75	0.70	68598

