Lending Club Loan Data Analysis Project

January 13, 2024

```
[1]: import pandas as pd
  import numpy as np
  import matplotlib.pyplot as plt
  import seaborn as sns
  from sklearn.model_selection import train_test_split
  from sklearn.preprocessing import MinMaxScaler
  from tensorflow.keras.models import Sequential
  from tensorflow.keras.layers import Dense,Dropout
  from tensorflow.keras.callbacks import EarlyStopping
  from tensorflow.keras.models import load_model
  from sklearn.metrics import confusion_matrix, classification_report
  from pickle import dump, load

%matplotlib inline
2024-01-13 19:19:44.157756: I tensorflow/core/util/port.cc:110] oneDNN custom
```

2024-01-13 19:19:44.157756: I tensorflow/core/util/port.cc:110] oneDNN custom operations are on. You may see slightly different numerical results due to floating-point round-off errors from different computation orders. To turn them off, set the environment variable `TF_ENABLE_ONEDNN_OPTS=0`.

2024-01-13 19:19:44.197890: I tensorflow/core/platform/cpu_feature_guard.cc:182] This TensorFlow binary is optimized to use available CPU instructions in performance-critical operations.

To enable the following instructions: AVX2 AVX512F AVX512_VNNI FMA, in other operations, rebuild TensorFlow with the appropriate compiler flags.

VOC-NOTICE: GPU memory for this assignment is capped at 1024MiB

2024-01-13 19:19:46.032287: E

tensorflow/compiler/xla/stream_executor/cuda/cuda_driver.cc:268] failed call to cuInit: CUDA_ERROR_NO_DEVICE: no CUDA-capable device is detected

```
[2]: df = pd.read_csv('loan_data.csv')
```

```
[3]: df.info() df.head()
```

<class 'pandas.core.frame.DataFrame'>
RangeIndex: 9578 entries, 0 to 9577

```
Column
                             Non-Null Count
     #
                                              Dtype
                              _____
     0
         credit.policy
                              9578 non-null
                                              int64
         purpose
     1
                              9578 non-null
                                              object
     2
         int.rate
                              9578 non-null
                                              float64
     3
         installment
                              9578 non-null
                                              float64
                                              float64
     4
         log.annual.inc
                              9578 non-null
     5
         dti
                              9578 non-null
                                              float64
     6
         fico
                              9578 non-null
                                              int64
     7
                             9578 non-null
                                              float64
         days.with.cr.line
     8
         revol.bal
                              9578 non-null
                                              int64
     9
         revol.util
                              9578 non-null
                                              float64
         inq.last.6mths
                              9578 non-null
                                              int64
     10
                                              int64
     11
         delinq.2yrs
                              9578 non-null
     12
         pub.rec
                              9578 non-null
                                              int64
         not.fully.paid
                              9578 non-null
                                              int64
    dtypes: float64(6), int64(7), object(1)
    memory usage: 1.0+ MB
[3]:
                                                       {\tt installment}
        credit.policy
                                   purpose
                                             int.rate
                                                                     log.annual.inc
     0
                        debt_consolidation
                                               0.1189
                                                             829.10
                                                                           11.350407
                     1
                     1
                               credit_card
                                               0.1071
                                                             228.22
     1
                                                                           11.082143
     2
                     1
                                                             366.86
                                                                           10.373491
                        debt_consolidation
                                               0.1357
     3
                     1
                        debt_consolidation
                                               0.1008
                                                             162.34
                                                                           11.350407
     4
                               credit_card
                                               0.1426
                                                             102.92
                                                                           11.299732
                                                                  inq.last.6mths
                     days.with.cr.line revol.bal revol.util
          dti
               fico
        19.48
                            5639.958333
                                              28854
     0
                737
                                                            52.1
       14.29
     1
                707
                            2760.000000
                                              33623
                                                            76.7
                                                                                0
     2
       11.63
                            4710.000000
                                                            25.6
                                                                                1
                682
                                               3511
         8.10
                712
                            2699.958333
                                              33667
                                                            73.2
                                                                                1
     3
     4 14.97
                667
                                                            39.5
                            4066.000000
                                               4740
                                                                                0
        deling.2yrs
                     pub.rec
                               not.fully.paid
     0
                            0
                  0
                                             0
                  0
                            0
                                             0
     1
     2
                  0
                            0
                                             0
     3
                  0
                            0
                                             0
     4
                   1
                            0
                                             0
    df.describe().transpose()
[4]:
                          count
                                                          std
                                                                      min \
                                          mean
     credit.policy
                         9578.0
                                      0.804970
                                                    0.396245
                                                                 0.000000
     int.rate
                         9578.0
                                     0.122640
                                                    0.026847
                                                                 0.060000
     installment
                         9578.0
                                                  207.071301
                                   319.089413
                                                                15.670000
```

Data columns (total 14 columns):

```
dti
                         9578.0
                                                     6.883970
                                                                  0.000000
                                     12.606679
     fico
                         9578.0
                                    710.846314
                                                    37.970537
                                                               612.000000
     days.with.cr.line
                         9578.0
                                   4560.767197
                                                  2496.930377
                                                               178.958333
     revol.bal
                         9578.0
                                  16913.963876
                                                 33756.189557
                                                                  0.000000
     revol.util
                         9578.0
                                     46.799236
                                                    29.014417
                                                                  0.000000
     inq.last.6mths
                         9578.0
                                                     2.200245
                                      1.577469
                                                                  0.000000
     deling.2yrs
                         9578.0
                                      0.163708
                                                     0.546215
                                                                  0.000000
     pub.rec
                         9578.0
                                      0.062122
                                                     0.262126
                                                                  0.000000
     not.fully.paid
                                      0.160054
                                                     0.366676
                                                                  0.000000
                         9578.0
                                  25%
                                               50%
                                                              75%
                                                                             max
     credit.policy
                            1.000000
                                          1.000000
                                                         1.000000
                                                                    1.000000e+00
                                                         0.140700
     int.rate
                            0.103900
                                          0.122100
                                                                    2.164000e-01
     installment
                          163.770000
                                        268.950000
                                                       432.762500
                                                                    9.401400e+02
     log.annual.inc
                           10.558414
                                         10.928884
                                                        11.291293
                                                                    1.452835e+01
     dti
                            7.212500
                                         12.665000
                                                        17.950000
                                                                    2.996000e+01
     fico
                                        707.000000
                                                       737.000000
                          682.000000
                                                                    8.270000e+02
     days.with.cr.line
                         2820.000000
                                       4139.958333
                                                      5730.000000
                                                                    1.763996e+04
     revol.bal
                         3187.000000
                                       8596.000000
                                                     18249.500000
                                                                    1.207359e+06
     revol.util
                           22.600000
                                         46.300000
                                                        70.900000
                                                                    1.190000e+02
     inq.last.6mths
                            0.000000
                                                         2.000000
                                                                    3.300000e+01
                                          1.000000
     deling.2yrs
                            0.000000
                                          0.000000
                                                         0.000000
                                                                    1.300000e+01
     pub.rec
                                                                    5.000000e+00
                            0.000000
                                          0.000000
                                                         0.000000
     not.fully.paid
                            0.000000
                                          0.000000
                                                         0.000000
                                                                    1.000000e+00
    df['not.fully.paid'].isnull().mean()
[5]: 0.0
     df1=pd.get_dummies(df, columns=['purpose'])
[6]:
     df1['log.annual.inc'] = np.exp(df1['log.annual.inc'])
[7]:
[8]: df1.head()
[8]:
        credit.policy
                        int.rate
                                   installment
                                                 log.annual.inc
                                                                    dti
                                                                         fico
                                                                               \
     0
                     1
                          0.1189
                                        829.10
                                                   85000.000385
                                                                  19.48
                                                                          737
     1
                                        228.22
                                                                  14.29
                     1
                          0.1071
                                                   65000.000073
                                                                          707
     2
                     1
                          0.1357
                                        366.86
                                                   31999.999943
                                                                  11.63
                                                                          682
     3
                     1
                          0.1008
                                        162.34
                                                   85000.000385
                                                                   8.10
                                                                          712
     4
                     1
                                        102.92
                                                                  14.97
                                                                          667
                          0.1426
                                                   80799.999636
        days.with.cr.line
                            revol.bal
                                        revol.util
                                                     inq.last.6mths
                                                                      deling.2yrs
     0
              5639.958333
                                 28854
                                              52.1
                                                                   0
                                                                                 0
              2760.000000
                                 33623
                                              76.7
                                                                   0
                                                                                 0
     1
     2
              4710.000000
                                  3511
                                              25.6
                                                                   1
                                                                                 0
```

log.annual.inc

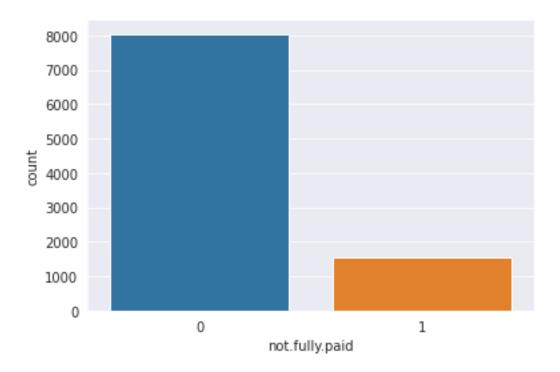
9578.0

10.932117

0.614813

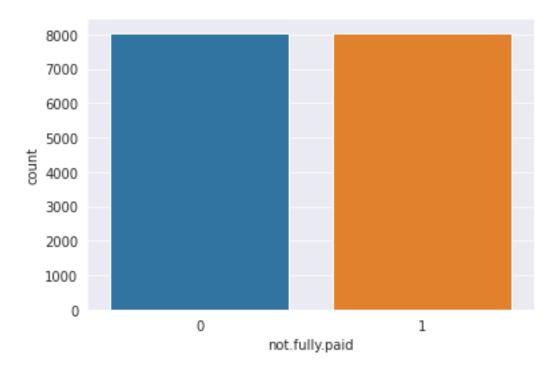
7.547502

```
3
               2699.958333
                                 33667
                                               73.2
                                                                   1
                                                                                 0
                                               39.5
      4
               4066.000000
                                  4740
                                                                   0
                                                                                 1
                  not.fully.paid
                                  purpose_all_other
                                                       purpose_credit_card
         pub.rec
      0
                                0
      1
               0
                                                    0
                                                                          1
      2
               0
                                0
                                                    0
                                                                          0
      3
               0
                                0
                                                    0
                                                                          0
      4
               0
                                0
                                                    0
                                                                           1
         purpose_debt_consolidation purpose_educational purpose_home_improvement
      0
                                   1
                                   0
                                                         0
                                                                                     0
      1
      2
                                   1
                                                         0
                                                                                     0
      3
                                   1
                                                         0
                                                                                     0
      4
                                   0
                                                         0
                                                                                     0
         purpose_major_purchase
                                  purpose_small_business
      0
                               0
                                                         0
      1
      2
                               0
                                                         0
      3
                                                         0
                               0
      4
                               0
                                                         0
 [9]: df.groupby('not.fully.paid')['not.fully.paid'].count()/len(df)
 [9]: not.fully.paid
           0.839946
      0
           0.160054
      1
      Name: not.fully.paid, dtype: float64
[10]: sns.set_style('darkgrid')
      sns.countplot(x='not.fully.paid', data=df)
[10]: <AxesSubplot: xlabel='not.fully.paid', ylabel='count'>
```



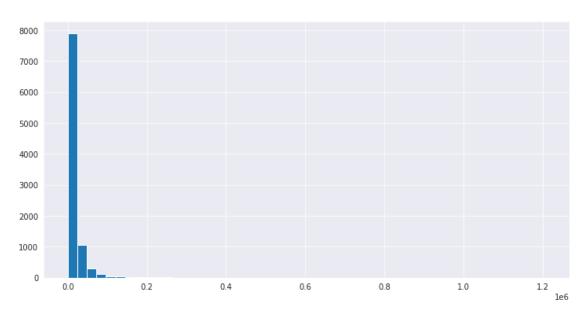
```
[11]: count_class_0, count_class_1 = df['not.fully.paid'].value_counts()
[12]: df_0 = df[df['not.fully.paid'] == 0]
    df_1 = df[df['not.fully.paid'] == 1]
[13]: df_1_over = df_1.sample(count_class_0, replace=True)
    df_test_over = pd.concat([df_0, df_1_over], axis=0)
[14]: print('Random over-sampling:')
    print(df_test_over['not.fully.paid'].value_counts())

Random over-sampling:
    0    8045
    1    8045
    Name: not.fully.paid, dtype: int64
[15]: sns.set_style('darkgrid')
    sns.countplot(x='not.fully.paid', data=df_test_over)
[15]: <AxesSubplot: xlabel='not.fully.paid', ylabel='count'>
```



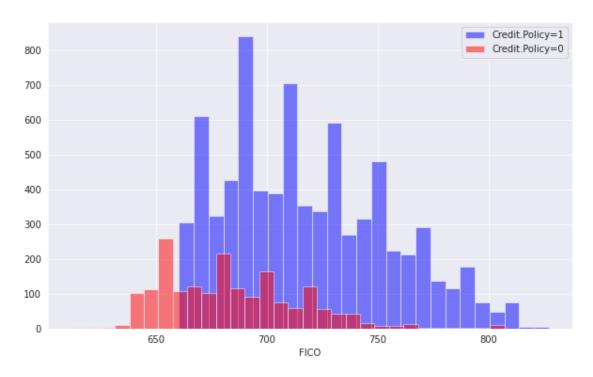
[16]: df['revol.bal'].hist(figsize=[12,6], bins=50)

[16]: <AxesSubplot: >

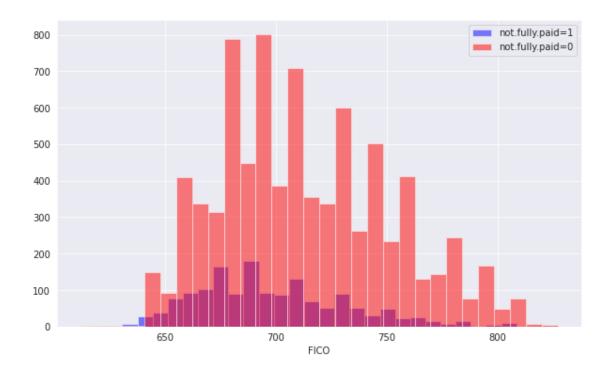


```
[17]: df1=pd.get_dummies(df, columns=['purpose'])
```

[18]: Text(0.5, 0, 'FICO')

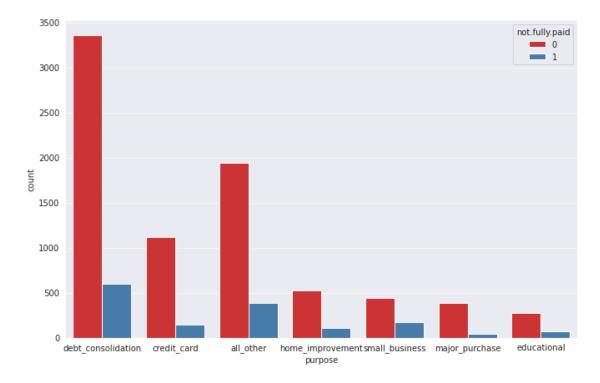


[19]: Text(0.5, 0, 'FICO')



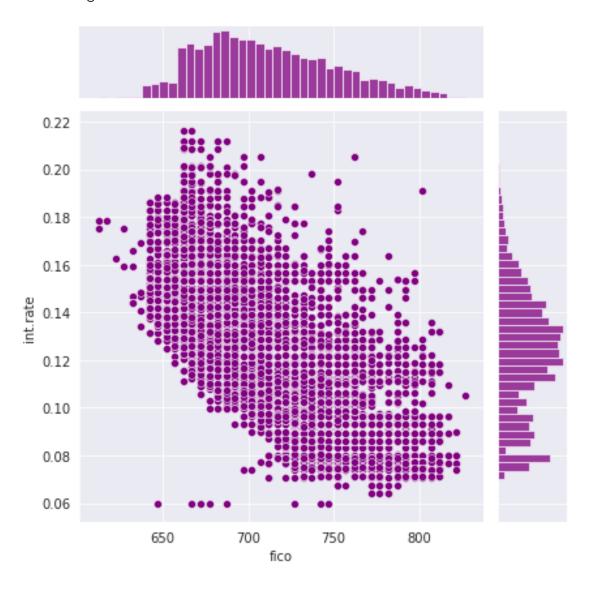
```
[20]: plt.figure(figsize=(11,7))
sns.countplot(x='purpose',hue='not.fully.paid',data=df,palette='Set1')
```

[20]: <AxesSubplot: xlabel='purpose', ylabel='count'>



```
[21]: sns.jointplot(x='fico',y='int.rate',data=df,color='purple')
```

[21]: <seaborn.axisgrid.JointGrid at 0x7fef47e06320>



[22]: <seaborn.axisgrid.FacetGrid at 0x7fef479e6740>

<Figure size 792x504 with 0 Axes>



```
[24]: #cat =df_test_over
cat = ['purpose']
```

[25]: #final_data = pd.get_dummies(df,columns=cat,drop_first=True)
final_data = pd.get_dummies(df_test_over,columns=cat,drop_first=True)

[26]: final_data.info()
final_data.head()

<class 'pandas.core.frame.DataFrame'>
Int64Index: 16090 entries, 0 to 7990
Data columns (total 19 columns):

#	Column	Non-Null Count	Dtype
0	credit.policy	16090 non-null	int64
1	int.rate	16090 non-null	float64
2	installment	16090 non-null	float64
3	log.annual.inc	16090 non-null	float64
4	dti	16090 non-null	float64
5	fico	16090 non-null	int64
6	days.with.cr.line	16090 non-null	float64
7	revol.bal	16090 non-null	int64
8	revol.util	16090 non-null	float64
9	inq.last.6mths	16090 non-null	int64
10	delinq.2yrs	16090 non-null	int64
11	pub.rec	16090 non-null	int64
12	not.fully.paid	16090 non-null	int64
13	purpose_credit_card	16090 non-null	uint8
14	<pre>purpose_debt_consolidation</pre>	16090 non-null	uint8
15	purpose_educational	16090 non-null	uint8

```
purpose_home_improvement
                                        16090 non-null
                                                         uint8
          purpose_major_purchase
                                        16090 non-null uint8
      17
      18 purpose_small_business
                                        16090 non-null
                                                         uint8
     dtypes: float64(6), int64(7), uint8(6)
     memory usage: 1.8 MB
[26]:
                                    installment
         credit.policy
                         int.rate
                                                 log.annual.inc
                                                                     dti
                                                                          fico
                           0.1189
                                         829.10
                                                       11.350407
                                                                   19.48
                                                                           737
      0
                      1
      1
                      1
                           0.1071
                                         228,22
                                                       11.082143
                                                                  14.29
                                                                           707
      2
                      1
                           0.1357
                                         366.86
                                                       10.373491
                                                                   11.63
                                                                           682
      3
                      1
                           0.1008
                                         162.34
                                                       11.350407
                                                                           712
                                                                    8.10
      4
                      1
                           0.1426
                                         102.92
                                                       11.299732 14.97
                                                                           667
         days.with.cr.line revol.bal
                                         revol.util
                                                      inq.last.6mths
                                                                       deling.2yrs
               5639.958333
      0
                                  28854
                                               52.1
      1
               2760.000000
                                  33623
                                               76.7
                                                                    0
                                                                                  0
      2
               4710.000000
                                               25.6
                                                                                  0
                                   3511
                                                                    1
                                               73.2
      3
               2699.958333
                                  33667
                                                                    1
                                                                                  0
      4
               4066.000000
                                   4740
                                               39.5
                                                                    0
                                                                                  1
                   not.fully.paid purpose_credit_card
                                                         purpose_debt_consolidation
         pub.rec
      0
               0
                                0
                                                       0
                                                                                     1
      1
               0
                                0
                                                       1
                                                                                     0
      2
               0
                                0
                                                       0
                                                                                     1
      3
               0
                                0
                                                       0
                                                                                     1
      4
               0
                                 0
                                                       1
                                                                                     0
         purpose_educational
                               purpose_home_improvement
                                                           purpose_major_purchase
      0
                            0
                                                        0
                                                                                  0
      1
      2
                            0
                                                        0
                                                                                  0
      3
                            0
                                                        0
                                                                                  0
      4
                            0
                                                        0
                                                                                  0
         purpose_small_business
      0
                                0
                                0
      1
      2
                                0
      3
                                0
      4
                                0
     final_data.corr()
[27]:
                                    credit.policy int.rate
                                                              installment \
      credit.policy
                                         1.000000 -0.289283
                                                                  0.061706
                                        -0.289283 1.000000
                                                                  0.268816
      int.rate
      installment
                                         0.061706 0.268816
                                                                  1.000000
```

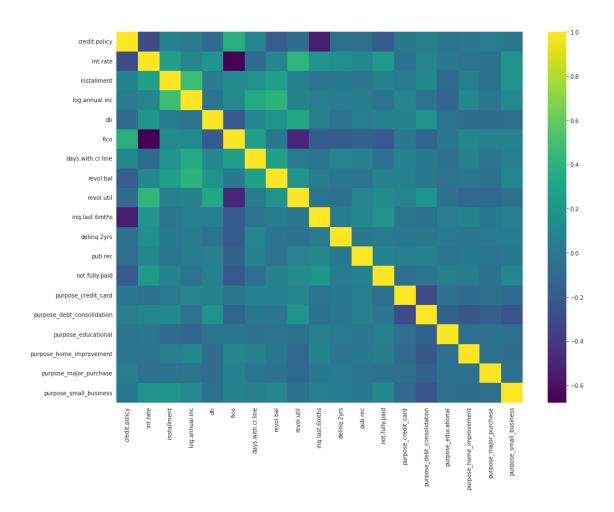
```
log.annual.inc
                                 0.021497 0.076230
                                                         0.474401
dti
                                -0.094707 0.193884
                                                         0.018823
fico
                                 0.378253 -0.678045
                                                         0.117787
days.with.cr.line
                                 0.092575 -0.096885
                                                         0.182100
revol.bal
                                -0.188060 0.090163
                                                         0.254101
revol.util
                                -0.093077 0.418919
                                                         0.045253
inq.last.6mths
                                -0.547679 0.185112
                                                        -0.021168
deling.2yrs
                                -0.063473 0.152646
                                                       -0.002454
pub.rec
                                -0.072808 0.105766
                                                        -0.023658
not.fully.paid
                                -0.200215 0.225666
                                                         0.068163
purpose credit card
                                 0.002024 -0.042292
                                                         0.007798
purpose_debt_consolidation
                                 0.039930 0.075892
                                                         0.106183
purpose_educational
                                -0.029810 -0.015291
                                                        -0.103938
purpose_home_improvement
                                -0.017452 -0.041250
                                                         0.035959
                                 0.028011 -0.060634
purpose_major_purchase
                                                        -0.051060
purpose_small_business
                                -0.002790 0.183748
                                                         0.187774
                            log.annual.inc
                                                 dti
                                                           fico \
credit.policy
                                  0.021497 -0.094707
                                                      0.378253
int.rate
                                  0.076230 0.193884 -0.678045
installment
                                  0.474401 0.018823 0.117787
                                  1.000000 -0.038214 0.110237
log.annual.inc
dti
                                 -0.038214 1.000000 -0.216070
fico
                                  0.110237 -0.216070 1.000000
                                  0.344314 0.091449 0.257549
days.with.cr.line
revol.bal
                                  0.398760 0.179443 0.002416
revol.util
                                  0.070953 0.322415 -0.501762
inq.last.6mths
                                  0.032401 0.028583 -0.193626
deling.2yrs
                                  0.012771 -0.039978 -0.203008
                                  0.022025 0.028230 -0.157496
pub.rec
                                 -0.041956 0.051480 -0.211935
not.fully.paid
purpose_credit_card
                                  0.081272
                                            0.075680 -0.008011
purpose_debt_consolidation
                                 -0.036586 0.174768 -0.140090
purpose_educational
                                 -0.133568 -0.030793 -0.020571
purpose_home_improvement
                                  0.107927 -0.088411 0.092760
purpose_major_purchase
                                 -0.025726 -0.085678
                                                      0.058652
purpose_small_business
                                  0.111604 -0.065699 0.071830
                            days.with.cr.line revol.bal
                                                          revol.util \
credit.policy
                                     0.092575
                                               -0.188060
                                                            -0.093077
int.rate
                                    -0.096885
                                                 0.090163
                                                            0.418919
installment
                                     0.182100
                                                0.254101
                                                            0.045253
log.annual.inc
                                     0.344314
                                                0.398760
                                                            0.070953
dti
                                     0.091449
                                                0.179443
                                                            0.322415
                                                0.002416
fico
                                     0.257549
                                                            -0.501762
days.with.cr.line
                                     1.000000
                                                0.279911
                                                            0.013468
revol.bal
                                     0.279911
                                                1.000000
                                                            0.181225
```

```
revol.util
                                      0.013468
                                                 0.181225
                                                             1.000000
ing.last.6mths
                                     -0.029292
                                                 0.014048
                                                            -0.026215
deling.2yrs
                                      0.085697
                                                -0.027238
                                                            -0.048792
pub.rec
                                      0.064314
                                                -0.037237
                                                             0.077071
not.fully.paid
                                     -0.046594
                                                 0.057401
                                                             0.117790
purpose_credit_card
                                      0.056971
                                                 0.060689
                                                             0.082524
purpose_debt_consolidation
                                     -0.002262
                                               -0.013797
                                                             0.190038
purpose_educational
                                    -0.056818
                                                -0.038605
                                                            -0.049580
purpose home improvement
                                                -0.016523
                                                            -0.117841
                                      0.059564
purpose_major_purchase
                                     -0.028091
                                                -0.060458
                                                            -0.111932
purpose small business
                                      0.046484
                                                 0.091854
                                                            -0.061126
                             inq.last.6mths delinq.2yrs
                                                           pub.rec \
credit.policy
                                 -0.547679
                                               -0.063473 -0.072808
int.rate
                                  0.185112
                                                0.152646 0.105766
installment
                                  -0.021168
                                               -0.002454 -0.023658
log.annual.inc
                                  0.032401
                                                0.012771 0.022025
dti
                                               -0.039978 0.028230
                                  0.028583
fico
                                  -0.193626
                                               -0.203008 -0.157496
days.with.cr.line
                                  -0.029292
                                                0.085697 0.064314
revol.bal
                                   0.014048
                                               -0.027238 -0.037237
revol.util
                                 -0.026215
                                               -0.048792 0.077071
inq.last.6mths
                                   1.000000
                                                0.017783 0.103086
deling.2yrs
                                                1.000000 -0.002125
                                  0.017783
                                               -0.002125 1.000000
pub.rec
                                  0.103086
not.fully.paid
                                  0.184368
                                                0.009774 0.061461
purpose_credit_card
                                  -0.032431
                                               -0.004863 0.030776
purpose_debt_consolidation
                                  -0.054588
                                               -0.014405 0.044514
purpose_educational
                                  0.027542
                                                0.008499 -0.019363
purpose_home_improvement
                                  0.070591
                                               -0.015685 -0.000424
purpose_major_purchase
                                                0.007183 -0.016291
                                  0.003339
purpose_small_business
                                                0.023252 -0.001695
                                  0.036802
                            not.fully.paid
                                             purpose_credit_card \
credit.policy
                                  -0.200215
                                                        0.002024
int.rate
                                   0.225666
                                                       -0.042292
installment
                                  0.068163
                                                        0.007798
log.annual.inc
                                 -0.041956
                                                        0.081272
dti
                                  0.051480
                                                        0.075680
fico
                                 -0.211935
                                                       -0.008011
days.with.cr.line
                                  -0.046594
                                                        0.056971
revol.bal
                                  0.057401
                                                        0.060689
revol.util
                                  0.117790
                                                        0.082524
ing.last.6mths
                                  0.184368
                                                       -0.032431
deling.2yrs
                                  0.009774
                                                       -0.004863
pub.rec
                                  0.061461
                                                        0.030776
not.fully.paid
                                   1.000000
                                                       -0.067058
```

<pre>purpose_credit_card</pre>	-0.067058	1.000000	
purpose_debt_consolidation	-0.023673	-0.300718	
purpose_educational	0.037387	-0.075815	
purpose_home_improvement	0.016186	-0.099161	
purpose_major_purchase	-0.042900	-0.074202	
purpose_small_business	0.099555	-0.109618	
	numnaga daht gangalidatio	n numnaga adugatianal \	
	purpose_debt_consolidatio		١
credit.policy	0.03993		
int.rate	0.07589		
installment	0.10618		
log.annual.inc	-0.03658		
dti	0.17476	8 -0.030793	
fico	-0.14009	0 -0.020571	
days.with.cr.line	-0.00226	2 -0.056818	
revol.bal	-0.01379	7 -0.038605	
revol.util	0.19003	8 -0.049580	
inq.last.6mths	-0.05458		
deling.2yrs	-0.01440		
pub.rec	0.04451		
_			
not.fully.paid	-0.02367		
<pre>purpose_credit_card</pre>	-0.30071		
<pre>purpose_debt_consolidation</pre>	1.00000		
purpose_educational	-0.17180	7 1.000000	
<pre>purpose_home_improvement</pre>	-0.22471	4 -0.056653	
<pre>purpose_major_purchase</pre>	-0.16815	2 -0.042393	
purpose_small_business	-0.24841	2 -0.062628	
	purpose_home_improvement	purpose_major_purchase	/
credit.policy	-0.017452	0.028011	
int.rate	-0.041250	-0.060634	
installment	0.035959	-0.051060	
log.annual.inc	0.107927	-0.025726	
dti	-0.088411	-0.085678	
fico	0.092760	0.058652	
days.with.cr.line	0.059564	-0.028091	
revol.bal	-0.016523	-0.060458	
revol.util	-0.117841	-0.111932	
inq.last.6mths	0.070591	0.003339	
-	-0.015685	0.003333	
delinq.2yrs			
pub.rec	-0.000424	-0.016291	
not.fully.paid	0.016186	-0.042900	
purpose_credit_card	-0.099161	-0.074202	
<pre>purpose_debt_consolidation</pre>	-0.224714	-0.168152	
purpose_educational	-0.056653	-0.042393	
<pre>purpose_home_improvement</pre>	1.000000	-0.055448	
<pre>purpose_major_purchase</pre>	-0.055448	1.000000	

```
purpose_small_business
      credit.policy
                                                -0.002790
      int.rate
                                                 0.183748
      installment
                                                 0.187774
      log.annual.inc
                                                 0.111604
      dti
                                                -0.065699
      fico
                                                 0.071830
      days.with.cr.line
                                                 0.046484
      revol.bal
                                                 0.091854
      revol.util
                                                -0.061126
      inq.last.6mths
                                                 0.036802
      delinq.2yrs
                                                 0.023252
      pub.rec
                                                -0.001695
                                                 0.099555
     not.fully.paid
      purpose_credit_card
                                                -0.109618
      purpose_debt_consolidation
                                                -0.248412
      purpose_educational
                                                -0.062628
      purpose_home_improvement
                                                -0.081913
     purpose_major_purchase
                                                -0.061295
      purpose_small_business
                                                 1.000000
[28]: plt.figure(
              figsize=[16,12]
      )
      sns.heatmap(
              data=final_data.corr(),
              cmap='viridis',
              annot=False,
              fmt='.2g'
      )
```

[28]: <AxesSubplot: >



[29]: #focus on the grids of yellow or very light green. After comparing with the feature description again, revol.bal,day.with.cr.line,installment can repsent by annual income. revol.util can repsent by int.rate,
to_drop2 = ['revol.bal', 'days.with.cr.line', 'installment', 'revol.bal']
final_data.drop(to_drop2, axis=1, inplace=True)

[30]: final_data.isnull().mean()

[30]:	credit.policy	0	. 0
	int.rate	0	. 0
	log.annual.inc	0	. 0
	dti	0	. 0
	fico	0	. 0
	revol.util	0	. 0
	inq.last.6mths	0	. 0
	delinq.2yrs	0	. 0
	pub.rec	0	.0

```
0.0
      not.fully.paid
      purpose_credit_card
                                    0.0
                                    0.0
     purpose_debt_consolidation
      purpose_educational
                                    0.0
     purpose_home_improvement
                                    0.0
      purpose_major_purchase
                                    0.0
     purpose_small_business
                                    0.0
      dtype: float64
[31]: to_train = final_data[final_data['not.fully.paid'].isin([0,1])]
      to_pred = final_data[final_data['not.fully.paid'] == 2]
[32]: X = to_train.drop('not.fully.paid', axis=1).values
      y = to_train['not.fully.paid'].values
      X_train, X_test, y_train, y_test = train_test_split(X, y, test_size=0.3,__
       →random_state = 101)
[34]: scaler = MinMaxScaler()
      X_train = scaler.fit_transform(X_train)
      X_test = scaler.transform(X_test)
[35]: X_train.shape
[35]: (11263, 15)
[36]: model = Sequential()
      model.add(
              Dense(94, activation='relu')
      )
      model.add(
              Dense(30, activation='relu')
      )
      model.add(
              Dense(15, activation='relu')
      )
      model.add(
              Dense(1, activation='sigmoid')
      )
      model.compile(
              optimizer='adam',
```

```
loss='binary_crossentropy',
metrics=['accuracy']
)
```

```
Epoch 1/200
0.5922 - val_loss: 0.6592 - val_accuracy: 0.6091
Epoch 2/200
0.6204 - val_loss: 0.6509 - val_accuracy: 0.6095
Epoch 3/200
0.6222 - val_loss: 0.6479 - val_accuracy: 0.6143
Epoch 4/200
0.6228 - val_loss: 0.6458 - val_accuracy: 0.6124
Epoch 5/200
0.6275 - val_loss: 0.6441 - val_accuracy: 0.6159
Epoch 6/200
0.6283 - val_loss: 0.6435 - val_accuracy: 0.6180
Epoch 7/200
0.6349 - val_loss: 0.6419 - val_accuracy: 0.6236
Epoch 8/200
0.6277 - val_loss: 0.6443 - val_accuracy: 0.6161
Epoch 9/200
0.6319 - val_loss: 0.6399 - val_accuracy: 0.6261
```

```
Epoch 10/200
0.6361 - val_loss: 0.6395 - val_accuracy: 0.6242
Epoch 11/200
0.6330 - val_loss: 0.6407 - val_accuracy: 0.6279
Epoch 12/200
0.6367 - val_loss: 0.6390 - val_accuracy: 0.6225
Epoch 13/200
0.6386 - val_loss: 0.6400 - val_accuracy: 0.6176
Epoch 14/200
0.6370 - val_loss: 0.6377 - val_accuracy: 0.6335
Epoch 15/200
0.6413 - val_loss: 0.6380 - val_accuracy: 0.6308
Epoch 16/200
0.6363 - val_loss: 0.6372 - val_accuracy: 0.6275
Epoch 17/200
0.6430 - val_loss: 0.6367 - val_accuracy: 0.6341
Epoch 18/200
0.6410 - val_loss: 0.6369 - val_accuracy: 0.6333
Epoch 19/200
0.6430 - val_loss: 0.6355 - val_accuracy: 0.6339
Epoch 20/200
0.6481 - val_loss: 0.6358 - val_accuracy: 0.6377
Epoch 21/200
0.6421 - val_loss: 0.6351 - val_accuracy: 0.6381
Epoch 22/200
0.6475 - val_loss: 0.6358 - val_accuracy: 0.6339
Epoch 23/200
0.6464 - val_loss: 0.6342 - val_accuracy: 0.6333
0.6504 - val_loss: 0.6399 - val_accuracy: 0.6269
Epoch 25/200
0.6465 - val_loss: 0.6349 - val_accuracy: 0.6343
```

```
Epoch 26/200
0.6495 - val_loss: 0.6345 - val_accuracy: 0.6246
Epoch 27/200
0.6482 - val_loss: 0.6328 - val_accuracy: 0.6346
Epoch 28/200
0.6488 - val_loss: 0.6336 - val_accuracy: 0.6290
Epoch 29/200
0.6489 - val_loss: 0.6329 - val_accuracy: 0.6383
Epoch 30/200
0.6505 - val_loss: 0.6331 - val_accuracy: 0.6341
Epoch 31/200
0.6541 - val_loss: 0.6315 - val_accuracy: 0.6372
Epoch 32/200
0.6497 - val_loss: 0.6312 - val_accuracy: 0.6323
Epoch 33/200
0.6533 - val_loss: 0.6305 - val_accuracy: 0.6381
Epoch 34/200
0.6536 - val_loss: 0.6318 - val_accuracy: 0.6323
Epoch 35/200
0.6573 - val_loss: 0.6320 - val_accuracy: 0.6343
Epoch 36/200
0.6534 - val_loss: 0.6305 - val_accuracy: 0.6360
Epoch 37/200
0.6576 - val_loss: 0.6298 - val_accuracy: 0.6391
Epoch 38/200
0.6545 - val_loss: 0.6321 - val_accuracy: 0.6387
Epoch 39/200
0.6567 - val_loss: 0.6293 - val_accuracy: 0.6404
0.6575 - val_loss: 0.6287 - val_accuracy: 0.6399
Epoch 41/200
0.6590 - val_loss: 0.6324 - val_accuracy: 0.6288
```

```
Epoch 42/200
0.6606 - val_loss: 0.6279 - val_accuracy: 0.6341
Epoch 43/200
0.6579 - val_loss: 0.6280 - val_accuracy: 0.6364
Epoch 44/200
0.6523 - val_loss: 0.6310 - val_accuracy: 0.6314
Epoch 45/200
0.6596 - val_loss: 0.6269 - val_accuracy: 0.6433
Epoch 46/200
0.6658 - val_loss: 0.6297 - val_accuracy: 0.6395
Epoch 47/200
0.6571 - val_loss: 0.6371 - val_accuracy: 0.6331
Epoch 48/200
0.6644 - val_loss: 0.6300 - val_accuracy: 0.6408
Epoch 49/200
0.6625 - val_loss: 0.6285 - val_accuracy: 0.6410
Epoch 50/200
0.6702 - val_loss: 0.6272 - val_accuracy: 0.6418
Epoch 51/200
0.6697 - val_loss: 0.6264 - val_accuracy: 0.6404
Epoch 52/200
0.6684 - val_loss: 0.6265 - val_accuracy: 0.6406
Epoch 53/200
0.6658 - val_loss: 0.6267 - val_accuracy: 0.6406
Epoch 54/200
0.6718 - val_loss: 0.6270 - val_accuracy: 0.6422
Epoch 55/200
0.6753 - val_loss: 0.6315 - val_accuracy: 0.6350
0.6725 - val_loss: 0.6253 - val_accuracy: 0.6404
Epoch 57/200
0.6775 - val_loss: 0.6275 - val_accuracy: 0.6433
```

```
Epoch 58/200
0.6751 - val_loss: 0.6246 - val_accuracy: 0.6397
Epoch 59/200
0.6742 - val_loss: 0.6282 - val_accuracy: 0.6377
Epoch 60/200
0.6726 - val_loss: 0.6259 - val_accuracy: 0.6476
Epoch 61/200
0.6786 - val_loss: 0.6235 - val_accuracy: 0.6449
Epoch 62/200
0.6766 - val_loss: 0.6263 - val_accuracy: 0.6408
Epoch 63/200
0.6767 - val_loss: 0.6285 - val_accuracy: 0.6433
Epoch 64/200
0.6781 - val_loss: 0.6272 - val_accuracy: 0.6457
Epoch 65/200
0.6819 - val_loss: 0.6235 - val_accuracy: 0.6426
Epoch 66/200
0.6771 - val_loss: 0.6253 - val_accuracy: 0.6497
Epoch 67/200
0.6844 - val_loss: 0.6270 - val_accuracy: 0.6399
Epoch 68/200
0.6827 - val_loss: 0.6257 - val_accuracy: 0.6491
Epoch 69/200
0.6842 - val_loss: 0.6232 - val_accuracy: 0.6532
Epoch 70/200
0.6837 - val_loss: 0.6254 - val_accuracy: 0.6522
Epoch 71/200
0.6835 - val_loss: 0.6264 - val_accuracy: 0.6522
Epoch 72/200
0.6834 - val_loss: 0.6226 - val_accuracy: 0.6482
Epoch 73/200
0.6869 - val_loss: 0.6205 - val_accuracy: 0.6470
```

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Epoch 74/200
0.6916 - val_loss: 0.6230 - val_accuracy: 0.6470
Epoch 75/200
0.6907 - val_loss: 0.6281 - val_accuracy: 0.6433
Epoch 76/200
0.6821 - val_loss: 0.6207 - val_accuracy: 0.6451
Epoch 77/200
0.6837 - val_loss: 0.6259 - val_accuracy: 0.6482
Epoch 78/200
0.6912 - val_loss: 0.6205 - val_accuracy: 0.6480
Epoch 79/200
0.6899 - val_loss: 0.6203 - val_accuracy: 0.6493
Epoch 80/200
0.6896 - val_loss: 0.6214 - val_accuracy: 0.6520
Epoch 81/200
0.6956 - val_loss: 0.6173 - val_accuracy: 0.6542
Epoch 82/200
0.6963 - val_loss: 0.6193 - val_accuracy: 0.6549
Epoch 83/200
0.6933 - val_loss: 0.6204 - val_accuracy: 0.6507
Epoch 84/200
0.6983 - val_loss: 0.6185 - val_accuracy: 0.6592
Epoch 85/200
0.6897 - val_loss: 0.6207 - val_accuracy: 0.6551
Epoch 86/200
0.6986 - val_loss: 0.6193 - val_accuracy: 0.6538
Epoch 87/200
0.7000 - val_loss: 0.6198 - val_accuracy: 0.6573
0.6953 - val_loss: 0.6187 - val_accuracy: 0.6486
Epoch 89/200
0.6979 - val_loss: 0.6161 - val_accuracy: 0.6522
```

```
Epoch 90/200
0.6901 - val_loss: 0.6167 - val_accuracy: 0.6495
Epoch 91/200
0.7013 - val_loss: 0.6167 - val_accuracy: 0.6555
Epoch 92/200
0.7016 - val_loss: 0.6179 - val_accuracy: 0.6524
Epoch 93/200
0.7032 - val_loss: 0.6158 - val_accuracy: 0.6592
Epoch 94/200
0.7040 - val_loss: 0.6205 - val_accuracy: 0.6524
Epoch 95/200
0.7067 - val_loss: 0.6237 - val_accuracy: 0.6497
Epoch 96/200
0.6991 - val_loss: 0.6134 - val_accuracy: 0.6491
Epoch 97/200
0.7023 - val_loss: 0.6268 - val_accuracy: 0.6468
Epoch 98/200
0.7080 - val_loss: 0.6131 - val_accuracy: 0.6559
Epoch 99/200
0.7047 - val_loss: 0.6217 - val_accuracy: 0.6501
Epoch 100/200
0.7106 - val_loss: 0.6117 - val_accuracy: 0.6629
Epoch 101/200
0.7063 - val_loss: 0.6118 - val_accuracy: 0.6563
Epoch 102/200
0.7074 - val_loss: 0.6145 - val_accuracy: 0.6584
Epoch 103/200
0.7074 - val_loss: 0.6266 - val_accuracy: 0.6511
0.7054 - val_loss: 0.6191 - val_accuracy: 0.6555
Epoch 105/200
0.7137 - val_loss: 0.6135 - val_accuracy: 0.6611
```

```
Epoch 106/200
0.7098 - val_loss: 0.6094 - val_accuracy: 0.6580
Epoch 107/200
0.7100 - val_loss: 0.6169 - val_accuracy: 0.6507
Epoch 108/200
0.7082 - val_loss: 0.6135 - val_accuracy: 0.6563
Epoch 109/200
0.7106 - val_loss: 0.6081 - val_accuracy: 0.6590
Epoch 110/200
0.7162 - val_loss: 0.6112 - val_accuracy: 0.6592
Epoch 111/200
0.7110 - val_loss: 0.6098 - val_accuracy: 0.6598
Epoch 112/200
0.7120 - val_loss: 0.6121 - val_accuracy: 0.6621
Epoch 113/200
0.7114 - val_loss: 0.6085 - val_accuracy: 0.6658
Epoch 114/200
0.7112 - val_loss: 0.6053 - val_accuracy: 0.6644
Epoch 115/200
0.7131 - val_loss: 0.6103 - val_accuracy: 0.6652
Epoch 116/200
0.7169 - val_loss: 0.6131 - val_accuracy: 0.6698
Epoch 117/200
0.7138 - val_loss: 0.6070 - val_accuracy: 0.6671
Epoch 118/200
0.7154 - val_loss: 0.6068 - val_accuracy: 0.6725
Epoch 119/200
0.7193 - val_loss: 0.6070 - val_accuracy: 0.6718
Epoch 120/200
0.7099 - val_loss: 0.6068 - val_accuracy: 0.6625
Epoch 121/200
0.7174 - val_loss: 0.6097 - val_accuracy: 0.6689
```

```
Epoch 122/200
0.7185 - val_loss: 0.6031 - val_accuracy: 0.6739
Epoch 123/200
0.7187 - val_loss: 0.6076 - val_accuracy: 0.6609
Epoch 124/200
0.7168 - val_loss: 0.6027 - val_accuracy: 0.6673
Epoch 125/200
0.7187 - val_loss: 0.6059 - val_accuracy: 0.6671
Epoch 126/200
0.7244 - val_loss: 0.6057 - val_accuracy: 0.6679
Epoch 127/200
0.7224 - val_loss: 0.6027 - val_accuracy: 0.6663
Epoch 128/200
0.7239 - val_loss: 0.6036 - val_accuracy: 0.6718
Epoch 129/200
0.7233 - val_loss: 0.6066 - val_accuracy: 0.6733
Epoch 130/200
0.7260 - val_loss: 0.6084 - val_accuracy: 0.6656
Epoch 131/200
0.7237 - val_loss: 0.6016 - val_accuracy: 0.6723
Epoch 132/200
0.7219 - val_loss: 0.6048 - val_accuracy: 0.6689
Epoch 133/200
0.7227 - val_loss: 0.6080 - val_accuracy: 0.6694
Epoch 134/200
0.7242 - val_loss: 0.6029 - val_accuracy: 0.6766
Epoch 135/200
0.7279 - val_loss: 0.6063 - val_accuracy: 0.6654
Epoch 136/200
0.7283 - val_loss: 0.5995 - val_accuracy: 0.6714
Epoch 137/200
0.7301 - val_loss: 0.6055 - val_accuracy: 0.6673
```

```
Epoch 138/200
0.7283 - val_loss: 0.6009 - val_accuracy: 0.6779
Epoch 139/200
0.7245 - val_loss: 0.6001 - val_accuracy: 0.6710
Epoch 140/200
0.7322 - val_loss: 0.6003 - val_accuracy: 0.6727
Epoch 141/200
0.7284 - val_loss: 0.6030 - val_accuracy: 0.6723
Epoch 142/200
0.7304 - val_loss: 0.6001 - val_accuracy: 0.6710
Epoch 143/200
0.7290 - val_loss: 0.6045 - val_accuracy: 0.6814
Epoch 144/200
0.7282 - val_loss: 0.6156 - val_accuracy: 0.6700
Epoch 145/200
0.7297 - val_loss: 0.6017 - val_accuracy: 0.6700
Epoch 146/200
0.7237 - val_loss: 0.5985 - val_accuracy: 0.6729
Epoch 147/200
0.7316 - val_loss: 0.6109 - val_accuracy: 0.6671
Epoch 148/200
0.7311 - val_loss: 0.5973 - val_accuracy: 0.6708
Epoch 149/200
0.7241 - val_loss: 0.6061 - val_accuracy: 0.6737
Epoch 150/200
0.7329 - val_loss: 0.6112 - val_accuracy: 0.6725
Epoch 151/200
0.7286 - val_loss: 0.6153 - val_accuracy: 0.6644
Epoch 152/200
0.7327 - val_loss: 0.5957 - val_accuracy: 0.6793
Epoch 153/200
0.7318 - val_loss: 0.6027 - val_accuracy: 0.6721
```

```
Epoch 154/200
0.7339 - val_loss: 0.5996 - val_accuracy: 0.6851
Epoch 155/200
0.7301 - val_loss: 0.6043 - val_accuracy: 0.6772
Epoch 156/200
0.7373 - val_loss: 0.5964 - val_accuracy: 0.6789
Epoch 157/200
0.7369 - val_loss: 0.6069 - val_accuracy: 0.6675
Epoch 158/200
0.7299 - val_loss: 0.6030 - val_accuracy: 0.6750
Epoch 159/200
0.7388 - val_loss: 0.5992 - val_accuracy: 0.6741
Epoch 160/200
0.7384 - val_loss: 0.5969 - val_accuracy: 0.6783
Epoch 161/200
0.7344 - val_loss: 0.6058 - val_accuracy: 0.6805
Epoch 162/200
0.7346 - val_loss: 0.5998 - val_accuracy: 0.6766
Epoch 163/200
0.7366 - val_loss: 0.5976 - val_accuracy: 0.6845
Epoch 164/200
0.7289 - val_loss: 0.6044 - val_accuracy: 0.6702
Epoch 165/200
0.7387 - val_loss: 0.5953 - val_accuracy: 0.6892
Epoch 166/200
0.7390 - val_loss: 0.5950 - val_accuracy: 0.6814
Epoch 167/200
0.7389 - val_loss: 0.6002 - val_accuracy: 0.6776
Epoch 168/200
0.7407 - val_loss: 0.6029 - val_accuracy: 0.6747
Epoch 169/200
0.7397 - val_loss: 0.5999 - val_accuracy: 0.6745
```

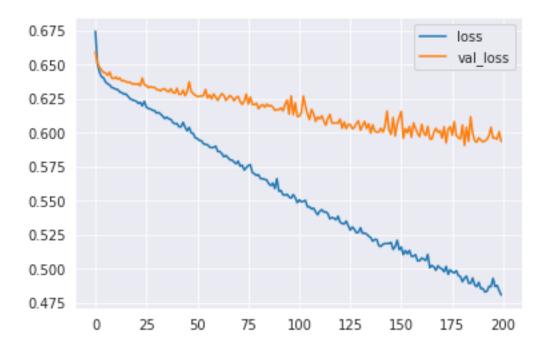
```
Epoch 170/200
0.7404 - val_loss: 0.6013 - val_accuracy: 0.6793
Epoch 171/200
0.7422 - val_loss: 0.5958 - val_accuracy: 0.6832
Epoch 172/200
0.7406 - val_loss: 0.6041 - val_accuracy: 0.6847
Epoch 173/200
0.7396 - val_loss: 0.5923 - val_accuracy: 0.6832
Epoch 174/200
0.7416 - val_loss: 0.6024 - val_accuracy: 0.6762
Epoch 175/200
0.7384 - val_loss: 0.6042 - val_accuracy: 0.6756
Epoch 176/200
0.7425 - val_loss: 0.5979 - val_accuracy: 0.6820
Epoch 177/200
0.7415 - val_loss: 0.6079 - val_accuracy: 0.6638
Epoch 178/200
0.7447 - val_loss: 0.5978 - val_accuracy: 0.6845
Epoch 179/200
0.7453 - val_loss: 0.5960 - val_accuracy: 0.6853
Epoch 180/200
0.7447 - val_loss: 0.5952 - val_accuracy: 0.6863
Epoch 181/200
0.7447 - val_loss: 0.6054 - val_accuracy: 0.6681
Epoch 182/200
0.7423 - val_loss: 0.5904 - val_accuracy: 0.6874
Epoch 183/200
0.7422 - val_loss: 0.6038 - val_accuracy: 0.6679
Epoch 184/200
0.7439 - val_loss: 0.5933 - val_accuracy: 0.6824
Epoch 185/200
0.7436 - val_loss: 0.6114 - val_accuracy: 0.6700
```

```
Epoch 186/200
0.7432 - val_loss: 0.5994 - val_accuracy: 0.6845
Epoch 187/200
0.7481 - val_loss: 0.5939 - val_accuracy: 0.6874
Epoch 188/200
0.7498 - val_loss: 0.5928 - val_accuracy: 0.6911
Epoch 189/200
0.7446 - val_loss: 0.5960 - val_accuracy: 0.6839
Epoch 190/200
0.7518 - val_loss: 0.5943 - val_accuracy: 0.6824
Epoch 191/200
0.7515 - val_loss: 0.5931 - val_accuracy: 0.6863
Epoch 192/200
0.7500 - val_loss: 0.5937 - val_accuracy: 0.6837
Epoch 193/200
0.7530 - val_loss: 0.5948 - val_accuracy: 0.6899
Epoch 194/200
0.7478 - val_loss: 0.5976 - val_accuracy: 0.6785
Epoch 195/200
0.7509 - val_loss: 0.6037 - val_accuracy: 0.6843
Epoch 196/200
0.7422 - val_loss: 0.5958 - val_accuracy: 0.6874
Epoch 197/200
0.7497 - val_loss: 0.5958 - val_accuracy: 0.6849
Epoch 198/200
0.7472 - val_loss: 0.5951 - val_accuracy: 0.6826
Epoch 199/200
0.7527 - val_loss: 0.6004 - val_accuracy: 0.6805
Epoch 200/200
0.7506 - val_loss: 0.5933 - val_accuracy: 0.6874
```

[37]: <keras.src.callbacks.History at 0x7fef3d825ed0>

```
[39]: pd.DataFrame(model.history.history)[['loss','val_loss']].plot()
#over fitting
```

[39]: <AxesSubplot: >



```
[44]: predictions = (model.predict(X_test) > 0.5).astype("int32")
     print(
              confusion_matrix(y_test,predictions),
              '\n',
              classification_report(y_test,predictions)
     )
     151/151 [=========== ] - Os 595us/step
     [[1597 840]
      [ 669 1721]]
                    precision
                                recall f1-score
                                                   support
                0
                        0.70
                                 0.66
                                           0.68
                                                      2437
                                  0.72
                1
                        0.67
                                           0.70
                                                      2390
                                           0.69
                                                     4827
         accuracy
        macro avg
                        0.69
                                  0.69
                                           0.69
                                                      4827
     weighted avg
                        0.69
                                  0.69
                                           0.69
                                                      4827
```

```
[45]: model_new = Sequential()
      model_new.add(
              Dense(94, activation='relu')
      )
      model_new.add(Dropout(0.2))
      model_new.add(
              Dense(30, activation='relu')
      )
      model_new.add(Dropout(0.2))
      model_new.add(
              Dense(15, activation='relu')
      )
      model_new.add(Dropout(0.2))
      model_new.add(
              Dense(1, activation='sigmoid')
      )
      model_new.compile(
              optimizer='adam',
              loss='binary_crossentropy',
              metrics=['binary_accuracy']
      model_new.fit(
              X_train,
              y_train,
              epochs=200,
              batch_size=256,
              validation_data=(X_test, y_test),
               callbacks=[early_stop]
      )
```

```
binary_accuracy: 0.6130 - val_loss: 0.6523 - val_binary_accuracy: 0.6138
Epoch 4/200
44/44 [============= ] - 0s 2ms/step - loss: 0.6558 -
binary_accuracy: 0.6174 - val_loss: 0.6503 - val_binary_accuracy: 0.6101
Epoch 5/200
44/44 [============= ] - 0s 2ms/step - loss: 0.6509 -
binary_accuracy: 0.6165 - val_loss: 0.6485 - val_binary_accuracy: 0.6130
Epoch 6/200
binary_accuracy: 0.6196 - val_loss: 0.6472 - val_binary_accuracy: 0.6109
Epoch 7/200
binary_accuracy: 0.6213 - val_loss: 0.6457 - val_binary_accuracy: 0.6165
Epoch 8/200
44/44 [============== ] - Os 2ms/step - loss: 0.6449 -
binary_accuracy: 0.6246 - val_loss: 0.6441 - val_binary_accuracy: 0.6174
Epoch 9/200
44/44 [============= ] - 0s 2ms/step - loss: 0.6473 -
binary_accuracy: 0.6243 - val_loss: 0.6441 - val_binary_accuracy: 0.6172
Epoch 10/200
44/44 [============= ] - Os 2ms/step - loss: 0.6449 -
binary_accuracy: 0.6249 - val_loss: 0.6430 - val_binary_accuracy: 0.6194
Epoch 11/200
binary_accuracy: 0.6288 - val_loss: 0.6426 - val_binary_accuracy: 0.6196
Epoch 12/200
binary_accuracy: 0.6271 - val_loss: 0.6414 - val_binary_accuracy: 0.6176
Epoch 13/200
44/44 [=============== ] - 0s 3ms/step - loss: 0.6403 -
binary_accuracy: 0.6292 - val_loss: 0.6407 - val_binary_accuracy: 0.6205
Epoch 14/200
44/44 [============= ] - 0s 2ms/step - loss: 0.6400 -
binary accuracy: 0.6299 - val loss: 0.6406 - val binary accuracy: 0.6221
Epoch 15/200
44/44 [============ ] - Os 2ms/step - loss: 0.6391 -
binary_accuracy: 0.6330 - val_loss: 0.6399 - val_binary_accuracy: 0.6207
Epoch 16/200
binary_accuracy: 0.6329 - val_loss: 0.6389 - val_binary_accuracy: 0.6211
Epoch 17/200
binary_accuracy: 0.6340 - val_loss: 0.6387 - val_binary_accuracy: 0.6242
Epoch 18/200
44/44 [=============== ] - Os 2ms/step - loss: 0.6374 -
binary_accuracy: 0.6395 - val_loss: 0.6387 - val_binary_accuracy: 0.6219
Epoch 19/200
```

```
binary_accuracy: 0.6313 - val_loss: 0.6385 - val_binary_accuracy: 0.6217
Epoch 20/200
binary_accuracy: 0.6362 - val_loss: 0.6375 - val_binary_accuracy: 0.6269
Epoch 21/200
44/44 [============= ] - 0s 2ms/step - loss: 0.6352 -
binary_accuracy: 0.6359 - val_loss: 0.6380 - val_binary_accuracy: 0.6279
Epoch 22/200
binary_accuracy: 0.6353 - val_loss: 0.6370 - val_binary_accuracy: 0.6341
Epoch 23/200
binary_accuracy: 0.6332 - val_loss: 0.6368 - val_binary_accuracy: 0.6256
Epoch 24/200
44/44 [=============== ] - 0s 2ms/step - loss: 0.6326 -
binary_accuracy: 0.6385 - val_loss: 0.6356 - val_binary_accuracy: 0.6331
Epoch 25/200
44/44 [============= ] - 0s 2ms/step - loss: 0.6330 -
binary_accuracy: 0.6352 - val_loss: 0.6348 - val_binary_accuracy: 0.6321
Epoch 26/200
44/44 [============ ] - Os 2ms/step - loss: 0.6315 -
binary_accuracy: 0.6400 - val_loss: 0.6349 - val_binary_accuracy: 0.6298
Epoch 27/200
binary_accuracy: 0.6375 - val_loss: 0.6347 - val_binary_accuracy: 0.6335
Epoch 28/200
binary_accuracy: 0.6385 - val_loss: 0.6341 - val_binary_accuracy: 0.6269
Epoch 29/200
44/44 [=============== ] - 0s 2ms/step - loss: 0.6307 -
binary_accuracy: 0.6385 - val_loss: 0.6339 - val_binary_accuracy: 0.6271
Epoch 30/200
44/44 [============= ] - 0s 2ms/step - loss: 0.6286 -
binary accuracy: 0.6441 - val loss: 0.6349 - val binary accuracy: 0.6321
Epoch 31/200
44/44 [============ ] - Os 2ms/step - loss: 0.6299 -
binary_accuracy: 0.6398 - val_loss: 0.6331 - val_binary_accuracy: 0.6306
Epoch 32/200
binary_accuracy: 0.6388 - val_loss: 0.6337 - val_binary_accuracy: 0.6329
Epoch 33/200
binary_accuracy: 0.6484 - val_loss: 0.6337 - val_binary_accuracy: 0.6343
Epoch 34/200
44/44 [============== ] - 0s 2ms/step - loss: 0.6280 -
binary_accuracy: 0.6432 - val_loss: 0.6323 - val_binary_accuracy: 0.6333
Epoch 35/200
```

```
44/44 [=============== ] - Os 2ms/step - loss: 0.6241 -
binary_accuracy: 0.6465 - val_loss: 0.6320 - val_binary_accuracy: 0.6354
Epoch 36/200
44/44 [============= ] - Os 2ms/step - loss: 0.6245 -
binary_accuracy: 0.6481 - val_loss: 0.6312 - val_binary_accuracy: 0.6387
Epoch 37/200
44/44 [============= ] - 0s 2ms/step - loss: 0.6233 -
binary_accuracy: 0.6491 - val_loss: 0.6316 - val_binary_accuracy: 0.6414
Epoch 38/200
44/44 [============= ] - 0s 2ms/step - loss: 0.6239 -
binary_accuracy: 0.6433 - val_loss: 0.6307 - val_binary_accuracy: 0.6393
Epoch 39/200
binary_accuracy: 0.6478 - val_loss: 0.6307 - val_binary_accuracy: 0.6393
Epoch 40/200
44/44 [============== ] - Os 2ms/step - loss: 0.6204 -
binary_accuracy: 0.6514 - val_loss: 0.6311 - val_binary_accuracy: 0.6379
Epoch 41/200
44/44 [============ ] - 0s 2ms/step - loss: 0.6224 -
binary_accuracy: 0.6510 - val_loss: 0.6290 - val_binary_accuracy: 0.6387
Epoch 42/200
44/44 [============= ] - 0s 2ms/step - loss: 0.6227 -
binary_accuracy: 0.6509 - val_loss: 0.6294 - val_binary_accuracy: 0.6395
Epoch 43/200
binary_accuracy: 0.6514 - val_loss: 0.6281 - val_binary_accuracy: 0.6401
Epoch 44/200
binary_accuracy: 0.6449 - val_loss: 0.6289 - val_binary_accuracy: 0.6379
Epoch 45/200
44/44 [=============== ] - 0s 2ms/step - loss: 0.6183 -
binary_accuracy: 0.6520 - val_loss: 0.6279 - val_binary_accuracy: 0.6459
Epoch 46/200
binary accuracy: 0.6507 - val loss: 0.6284 - val binary accuracy: 0.6437
Epoch 47/200
44/44 [============ ] - Os 2ms/step - loss: 0.6201 -
binary_accuracy: 0.6525 - val_loss: 0.6277 - val_binary_accuracy: 0.6428
Epoch 48/200
binary_accuracy: 0.6470 - val_loss: 0.6276 - val_binary_accuracy: 0.6383
Epoch 49/200
binary_accuracy: 0.6531 - val_loss: 0.6270 - val_binary_accuracy: 0.6443
Epoch 50/200
44/44 [=============== ] - Os 2ms/step - loss: 0.6141 -
binary_accuracy: 0.6607 - val_loss: 0.6269 - val_binary_accuracy: 0.6430
Epoch 51/200
```

```
44/44 [=============== ] - Os 2ms/step - loss: 0.6182 -
binary_accuracy: 0.6561 - val_loss: 0.6261 - val_binary_accuracy: 0.6455
Epoch 52/200
binary_accuracy: 0.6591 - val_loss: 0.6252 - val_binary_accuracy: 0.6414
Epoch 53/200
44/44 [============= ] - 0s 2ms/step - loss: 0.6153 -
binary_accuracy: 0.6591 - val_loss: 0.6256 - val_binary_accuracy: 0.6368
Epoch 54/200
binary_accuracy: 0.6551 - val_loss: 0.6249 - val_binary_accuracy: 0.6449
Epoch 55/200
binary_accuracy: 0.6569 - val_loss: 0.6265 - val_binary_accuracy: 0.6464
Epoch 56/200
44/44 [=============== ] - Os 2ms/step - loss: 0.6133 -
binary_accuracy: 0.6578 - val_loss: 0.6240 - val_binary_accuracy: 0.6449
Epoch 57/200
44/44 [============= ] - 0s 2ms/step - loss: 0.6116 -
binary_accuracy: 0.6567 - val_loss: 0.6250 - val_binary_accuracy: 0.6443
Epoch 58/200
44/44 [============= ] - 0s 2ms/step - loss: 0.6103 -
binary_accuracy: 0.6596 - val_loss: 0.6230 - val_binary_accuracy: 0.6499
Epoch 59/200
binary_accuracy: 0.6639 - val_loss: 0.6226 - val_binary_accuracy: 0.6480
Epoch 60/200
binary_accuracy: 0.6623 - val_loss: 0.6233 - val_binary_accuracy: 0.6497
Epoch 61/200
44/44 [================ ] - 0s 2ms/step - loss: 0.6092 -
binary_accuracy: 0.6600 - val_loss: 0.6220 - val_binary_accuracy: 0.6412
Epoch 62/200
binary_accuracy: 0.6598 - val_loss: 0.6220 - val_binary_accuracy: 0.6515
Epoch 63/200
44/44 [============ ] - Os 2ms/step - loss: 0.6099 -
binary_accuracy: 0.6615 - val_loss: 0.6217 - val_binary_accuracy: 0.6491
Epoch 64/200
binary_accuracy: 0.6593 - val_loss: 0.6229 - val_binary_accuracy: 0.6449
Epoch 65/200
binary_accuracy: 0.6683 - val_loss: 0.6203 - val_binary_accuracy: 0.6501
Epoch 66/200
44/44 [=============== ] - Os 2ms/step - loss: 0.6052 -
binary_accuracy: 0.6666 - val_loss: 0.6223 - val_binary_accuracy: 0.6468
Epoch 67/200
```

```
binary_accuracy: 0.6623 - val_loss: 0.6194 - val_binary_accuracy: 0.6522
Epoch 68/200
44/44 [============= ] - 0s 2ms/step - loss: 0.6058 -
binary_accuracy: 0.6700 - val_loss: 0.6201 - val_binary_accuracy: 0.6509
Epoch 69/200
44/44 [============= ] - 0s 2ms/step - loss: 0.6042 -
binary_accuracy: 0.6679 - val_loss: 0.6203 - val_binary_accuracy: 0.6507
Epoch 70/200
44/44 [============= ] - 0s 2ms/step - loss: 0.6017 -
binary_accuracy: 0.6686 - val_loss: 0.6222 - val_binary_accuracy: 0.6426
Epoch 71/200
binary_accuracy: 0.6668 - val_loss: 0.6195 - val_binary_accuracy: 0.6511
Epoch 72/200
44/44 [============== ] - 0s 2ms/step - loss: 0.6013 -
binary_accuracy: 0.6693 - val_loss: 0.6197 - val_binary_accuracy: 0.6596
Epoch 73/200
44/44 [============= ] - 0s 2ms/step - loss: 0.6009 -
binary_accuracy: 0.6693 - val_loss: 0.6183 - val_binary_accuracy: 0.6489
Epoch 74/200
44/44 [============= ] - 0s 2ms/step - loss: 0.6023 -
binary_accuracy: 0.6729 - val_loss: 0.6201 - val_binary_accuracy: 0.6495
Epoch 75/200
binary_accuracy: 0.6708 - val_loss: 0.6174 - val_binary_accuracy: 0.6547
Epoch 76/200
binary_accuracy: 0.6711 - val_loss: 0.6177 - val_binary_accuracy: 0.6549
Epoch 77/200
44/44 [=============== ] - 0s 2ms/step - loss: 0.6008 -
binary_accuracy: 0.6651 - val_loss: 0.6174 - val_binary_accuracy: 0.6486
Epoch 78/200
44/44 [============= ] - 0s 2ms/step - loss: 0.5970 -
binary accuracy: 0.6709 - val loss: 0.6170 - val binary accuracy: 0.6549
Epoch 79/200
44/44 [============ ] - Os 2ms/step - loss: 0.5986 -
binary_accuracy: 0.6713 - val_loss: 0.6165 - val_binary_accuracy: 0.6542
Epoch 80/200
binary_accuracy: 0.6753 - val_loss: 0.6172 - val_binary_accuracy: 0.6538
Epoch 81/200
binary_accuracy: 0.6729 - val_loss: 0.6160 - val_binary_accuracy: 0.6549
Epoch 82/200
44/44 [============== ] - Os 2ms/step - loss: 0.5970 -
binary_accuracy: 0.6709 - val_loss: 0.6143 - val_binary_accuracy: 0.6596
Epoch 83/200
```

```
binary_accuracy: 0.6760 - val_loss: 0.6142 - val_binary_accuracy: 0.6538
Epoch 84/200
binary_accuracy: 0.6701 - val_loss: 0.6147 - val_binary_accuracy: 0.6582
Epoch 85/200
44/44 [============= ] - 0s 2ms/step - loss: 0.5953 -
binary_accuracy: 0.6766 - val_loss: 0.6157 - val_binary_accuracy: 0.6499
Epoch 86/200
44/44 [============= ] - 0s 2ms/step - loss: 0.5947 -
binary_accuracy: 0.6712 - val_loss: 0.6140 - val_binary_accuracy: 0.6530
Epoch 87/200
binary_accuracy: 0.6726 - val_loss: 0.6132 - val_binary_accuracy: 0.6629
Epoch 88/200
44/44 [============== ] - Os 2ms/step - loss: 0.5919 -
binary_accuracy: 0.6765 - val_loss: 0.6125 - val_binary_accuracy: 0.6592
Epoch 89/200
44/44 [============ ] - 0s 2ms/step - loss: 0.5941 -
binary_accuracy: 0.6735 - val_loss: 0.6106 - val_binary_accuracy: 0.6596
Epoch 90/200
44/44 [============= ] - Os 2ms/step - loss: 0.5929 -
binary_accuracy: 0.6767 - val_loss: 0.6117 - val_binary_accuracy: 0.6602
Epoch 91/200
binary_accuracy: 0.6763 - val_loss: 0.6104 - val_binary_accuracy: 0.6588
Epoch 92/200
binary_accuracy: 0.6756 - val_loss: 0.6113 - val_binary_accuracy: 0.6582
Epoch 93/200
44/44 [================ ] - 0s 2ms/step - loss: 0.5931 -
binary_accuracy: 0.6781 - val_loss: 0.6112 - val_binary_accuracy: 0.6600
Epoch 94/200
44/44 [============= ] - 0s 2ms/step - loss: 0.5907 -
binary_accuracy: 0.6813 - val_loss: 0.6118 - val_binary_accuracy: 0.6567
Epoch 95/200
44/44 [============ ] - Os 2ms/step - loss: 0.5909 -
binary_accuracy: 0.6796 - val_loss: 0.6108 - val_binary_accuracy: 0.6532
Epoch 96/200
binary_accuracy: 0.6817 - val_loss: 0.6138 - val_binary_accuracy: 0.6553
Epoch 97/200
binary_accuracy: 0.6787 - val_loss: 0.6099 - val_binary_accuracy: 0.6621
Epoch 98/200
44/44 [=============== ] - Os 2ms/step - loss: 0.5877 -
binary_accuracy: 0.6771 - val_loss: 0.6098 - val_binary_accuracy: 0.6584
Epoch 99/200
```

```
binary_accuracy: 0.6785 - val_loss: 0.6102 - val_binary_accuracy: 0.6607
Epoch 100/200
binary_accuracy: 0.6777 - val_loss: 0.6100 - val_binary_accuracy: 0.6644
Epoch 101/200
44/44 [============= ] - 0s 2ms/step - loss: 0.5891 -
binary_accuracy: 0.6812 - val_loss: 0.6078 - val_binary_accuracy: 0.6658
Epoch 102/200
44/44 [============= ] - 0s 2ms/step - loss: 0.5878 -
binary_accuracy: 0.6813 - val_loss: 0.6085 - val_binary_accuracy: 0.6611
Epoch 103/200
binary_accuracy: 0.6781 - val_loss: 0.6073 - val_binary_accuracy: 0.6648
Epoch 104/200
binary_accuracy: 0.6852 - val_loss: 0.6089 - val_binary_accuracy: 0.6615
Epoch 105/200
44/44 [============= ] - 0s 2ms/step - loss: 0.5829 -
binary_accuracy: 0.6879 - val_loss: 0.6068 - val_binary_accuracy: 0.6638
Epoch 106/200
binary_accuracy: 0.6845 - val_loss: 0.6089 - val_binary_accuracy: 0.6623
Epoch 107/200
binary_accuracy: 0.6845 - val_loss: 0.6086 - val_binary_accuracy: 0.6615
Epoch 108/200
binary_accuracy: 0.6814 - val_loss: 0.6085 - val_binary_accuracy: 0.6644
Epoch 109/200
44/44 [=============== ] - 0s 2ms/step - loss: 0.5834 -
binary_accuracy: 0.6851 - val_loss: 0.6061 - val_binary_accuracy: 0.6694
Epoch 110/200
44/44 [============ ] - Os 2ms/step - loss: 0.5833 -
binary accuracy: 0.6847 - val loss: 0.6056 - val binary accuracy: 0.6646
Epoch 111/200
44/44 [============ ] - Os 2ms/step - loss: 0.5815 -
binary_accuracy: 0.6828 - val_loss: 0.6080 - val_binary_accuracy: 0.6607
Epoch 112/200
44/44 [=========== ] - Os 2ms/step - loss: 0.5854 -
binary_accuracy: 0.6838 - val_loss: 0.6059 - val_binary_accuracy: 0.6673
Epoch 113/200
binary_accuracy: 0.6867 - val_loss: 0.6067 - val_binary_accuracy: 0.6596
Epoch 114/200
44/44 [=============== ] - Os 2ms/step - loss: 0.5809 -
binary_accuracy: 0.6871 - val_loss: 0.6064 - val_binary_accuracy: 0.6658
Epoch 115/200
```

```
binary_accuracy: 0.6841 - val_loss: 0.6053 - val_binary_accuracy: 0.6658
Epoch 116/200
binary_accuracy: 0.6838 - val_loss: 0.6057 - val_binary_accuracy: 0.6640
Epoch 117/200
44/44 [============= ] - 0s 2ms/step - loss: 0.5836 -
binary_accuracy: 0.6877 - val_loss: 0.6090 - val_binary_accuracy: 0.6571
Epoch 118/200
binary_accuracy: 0.6948 - val_loss: 0.6105 - val_binary_accuracy: 0.6640
Epoch 119/200
binary_accuracy: 0.6842 - val_loss: 0.6097 - val_binary_accuracy: 0.6607
Epoch 120/200
44/44 [=============== ] - Os 2ms/step - loss: 0.5793 -
binary_accuracy: 0.6873 - val_loss: 0.6047 - val_binary_accuracy: 0.6687
Epoch 121/200
44/44 [============ ] - 0s 2ms/step - loss: 0.5748 -
binary_accuracy: 0.6896 - val_loss: 0.6043 - val_binary_accuracy: 0.6638
Epoch 122/200
binary_accuracy: 0.6882 - val_loss: 0.6058 - val_binary_accuracy: 0.6625
Epoch 123/200
binary_accuracy: 0.6821 - val_loss: 0.6066 - val_binary_accuracy: 0.6640
Epoch 124/200
binary_accuracy: 0.6902 - val_loss: 0.6072 - val_binary_accuracy: 0.6660
Epoch 125/200
44/44 [=============== ] - 0s 2ms/step - loss: 0.5784 -
binary_accuracy: 0.6868 - val_loss: 0.6067 - val_binary_accuracy: 0.6598
Epoch 126/200
44/44 [============ ] - Os 2ms/step - loss: 0.5754 -
binary accuracy: 0.6897 - val loss: 0.6051 - val binary accuracy: 0.6677
Epoch 127/200
44/44 [============= ] - Os 2ms/step - loss: 0.5737 -
binary_accuracy: 0.6973 - val_loss: 0.6040 - val_binary_accuracy: 0.6708
Epoch 128/200
44/44 [=========== ] - Os 2ms/step - loss: 0.5724 -
binary_accuracy: 0.6914 - val_loss: 0.6025 - val_binary_accuracy: 0.6735
Epoch 129/200
binary_accuracy: 0.6863 - val_loss: 0.6050 - val_binary_accuracy: 0.6689
Epoch 130/200
44/44 [============== ] - Os 2ms/step - loss: 0.5743 -
binary_accuracy: 0.6943 - val_loss: 0.6012 - val_binary_accuracy: 0.6733
Epoch 131/200
```

```
binary_accuracy: 0.6882 - val_loss: 0.6036 - val_binary_accuracy: 0.6675
Epoch 132/200
binary_accuracy: 0.6964 - val_loss: 0.6029 - val_binary_accuracy: 0.6654
Epoch 133/200
44/44 [============= ] - 0s 2ms/step - loss: 0.5784 -
binary_accuracy: 0.6883 - val_loss: 0.6015 - val_binary_accuracy: 0.6607
Epoch 134/200
binary_accuracy: 0.6964 - val_loss: 0.6014 - val_binary_accuracy: 0.6631
Epoch 135/200
binary_accuracy: 0.6858 - val_loss: 0.6006 - val_binary_accuracy: 0.6629
Epoch 136/200
binary_accuracy: 0.6936 - val_loss: 0.6000 - val_binary_accuracy: 0.6696
Epoch 137/200
44/44 [============= ] - 0s 2ms/step - loss: 0.5697 -
binary_accuracy: 0.6937 - val_loss: 0.6035 - val_binary_accuracy: 0.6642
Epoch 138/200
binary_accuracy: 0.6947 - val_loss: 0.6001 - val_binary_accuracy: 0.6596
Epoch 139/200
binary_accuracy: 0.6954 - val_loss: 0.6023 - val_binary_accuracy: 0.6673
Epoch 140/200
binary_accuracy: 0.6960 - val_loss: 0.6002 - val_binary_accuracy: 0.6677
Epoch 141/200
44/44 [================== ] - 0s 2ms/step - loss: 0.5687 -
binary_accuracy: 0.6976 - val_loss: 0.5988 - val_binary_accuracy: 0.6685
Epoch 142/200
binary accuracy: 0.6977 - val loss: 0.5981 - val binary accuracy: 0.6710
Epoch 143/200
binary_accuracy: 0.6947 - val_loss: 0.6044 - val_binary_accuracy: 0.6658
Epoch 144/200
44/44 [=========== ] - Os 2ms/step - loss: 0.5695 -
binary_accuracy: 0.6940 - val_loss: 0.6002 - val_binary_accuracy: 0.6679
Epoch 145/200
binary_accuracy: 0.6937 - val_loss: 0.5990 - val_binary_accuracy: 0.6681
Epoch 146/200
44/44 [============== ] - Os 2ms/step - loss: 0.5703 -
binary_accuracy: 0.6979 - val_loss: 0.6001 - val_binary_accuracy: 0.6677
Epoch 147/200
```

```
binary_accuracy: 0.6927 - val_loss: 0.6027 - val_binary_accuracy: 0.6687
Epoch 148/200
44/44 [============= ] - 0s 2ms/step - loss: 0.5649 -
binary_accuracy: 0.6952 - val_loss: 0.6001 - val_binary_accuracy: 0.6718
Epoch 149/200
44/44 [============= ] - 0s 2ms/step - loss: 0.5690 -
binary_accuracy: 0.7021 - val_loss: 0.5993 - val_binary_accuracy: 0.6710
Epoch 150/200
44/44 [============= ] - 0s 2ms/step - loss: 0.5658 -
binary_accuracy: 0.6990 - val_loss: 0.5989 - val_binary_accuracy: 0.6689
Epoch 151/200
binary_accuracy: 0.6965 - val_loss: 0.5964 - val_binary_accuracy: 0.6646
Epoch 152/200
44/44 [============== ] - Os 2ms/step - loss: 0.5630 -
binary_accuracy: 0.7016 - val_loss: 0.5968 - val_binary_accuracy: 0.6745
Epoch 153/200
44/44 [============= ] - 0s 2ms/step - loss: 0.5649 -
binary_accuracy: 0.7024 - val_loss: 0.5978 - val_binary_accuracy: 0.6692
Epoch 154/200
binary_accuracy: 0.7037 - val_loss: 0.5960 - val_binary_accuracy: 0.6727
Epoch 155/200
binary_accuracy: 0.6967 - val_loss: 0.5968 - val_binary_accuracy: 0.6747
Epoch 156/200
binary_accuracy: 0.7060 - val_loss: 0.5995 - val_binary_accuracy: 0.6723
Epoch 157/200
44/44 [=============== ] - 0s 2ms/step - loss: 0.5620 -
binary_accuracy: 0.6983 - val_loss: 0.5965 - val_binary_accuracy: 0.6706
Epoch 158/200
44/44 [============ ] - Os 2ms/step - loss: 0.5612 -
binary accuracy: 0.6987 - val loss: 0.6007 - val binary accuracy: 0.6677
Epoch 159/200
44/44 [============ ] - Os 2ms/step - loss: 0.5630 -
binary_accuracy: 0.7014 - val_loss: 0.5991 - val_binary_accuracy: 0.6687
Epoch 160/200
binary_accuracy: 0.6948 - val_loss: 0.5986 - val_binary_accuracy: 0.6679
Epoch 161/200
binary_accuracy: 0.6965 - val_loss: 0.5947 - val_binary_accuracy: 0.6700
Epoch 162/200
44/44 [=============== ] - Os 2ms/step - loss: 0.5635 -
binary_accuracy: 0.6940 - val_loss: 0.5951 - val_binary_accuracy: 0.6739
Epoch 163/200
```

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44/44 [============== ] - Os 2ms/step - loss: 0.5631 -
binary_accuracy: 0.6985 - val_loss: 0.5936 - val_binary_accuracy: 0.6727
Epoch 164/200
44/44 [============= ] - 0s 2ms/step - loss: 0.5627 -
binary_accuracy: 0.7020 - val_loss: 0.5936 - val_binary_accuracy: 0.6710
Epoch 165/200
44/44 [============= ] - 0s 2ms/step - loss: 0.5642 -
binary_accuracy: 0.6966 - val_loss: 0.5945 - val_binary_accuracy: 0.6687
Epoch 166/200
44/44 [============= ] - 0s 2ms/step - loss: 0.5613 -
binary_accuracy: 0.6978 - val_loss: 0.5933 - val_binary_accuracy: 0.6692
Epoch 167/200
binary_accuracy: 0.6971 - val_loss: 0.5960 - val_binary_accuracy: 0.6685
Epoch 168/200
44/44 [=============== ] - Os 2ms/step - loss: 0.5605 -
binary_accuracy: 0.7021 - val_loss: 0.5949 - val_binary_accuracy: 0.6669
Epoch 169/200
44/44 [============= ] - 0s 2ms/step - loss: 0.5582 -
binary_accuracy: 0.7056 - val_loss: 0.5967 - val_binary_accuracy: 0.6733
Epoch 170/200
44/44 [============= ] - Os 2ms/step - loss: 0.5600 -
binary_accuracy: 0.7059 - val_loss: 0.5941 - val_binary_accuracy: 0.6692
Epoch 171/200
binary_accuracy: 0.6998 - val_loss: 0.5959 - val_binary_accuracy: 0.6737
Epoch 172/200
binary_accuracy: 0.7005 - val_loss: 0.5944 - val_binary_accuracy: 0.6752
Epoch 173/200
44/44 [=============== ] - 0s 2ms/step - loss: 0.5607 -
binary_accuracy: 0.7009 - val_loss: 0.5912 - val_binary_accuracy: 0.6741
Epoch 174/200
44/44 [============= ] - 0s 2ms/step - loss: 0.5588 -
binary accuracy: 0.7023 - val loss: 0.5950 - val binary accuracy: 0.6754
Epoch 175/200
44/44 [============ ] - Os 2ms/step - loss: 0.5591 -
binary_accuracy: 0.7004 - val_loss: 0.5907 - val_binary_accuracy: 0.6752
Epoch 176/200
44/44 [============ ] - Os 2ms/step - loss: 0.5596 -
binary_accuracy: 0.7040 - val_loss: 0.5910 - val_binary_accuracy: 0.6756
Epoch 177/200
binary_accuracy: 0.7029 - val_loss: 0.5918 - val_binary_accuracy: 0.6752
Epoch 178/200
44/44 [=============== ] - Os 2ms/step - loss: 0.5588 -
binary_accuracy: 0.7068 - val_loss: 0.5905 - val_binary_accuracy: 0.6725
Epoch 179/200
```

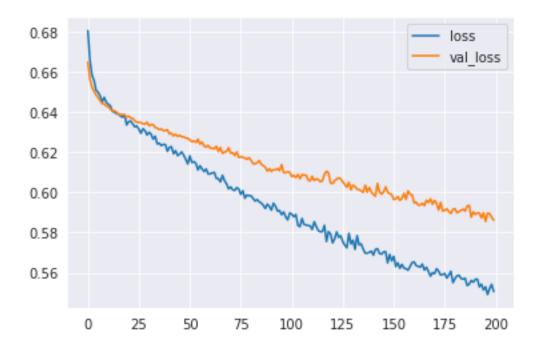
```
binary_accuracy: 0.7013 - val_loss: 0.5895 - val_binary_accuracy: 0.6743
Epoch 180/200
44/44 [============= ] - 0s 2ms/step - loss: 0.5550 -
binary_accuracy: 0.7068 - val_loss: 0.5915 - val_binary_accuracy: 0.6776
Epoch 181/200
44/44 [============= ] - 0s 2ms/step - loss: 0.5570 -
binary_accuracy: 0.7037 - val_loss: 0.5918 - val_binary_accuracy: 0.6716
Epoch 182/200
44/44 [============= ] - 0s 2ms/step - loss: 0.5584 -
binary_accuracy: 0.7025 - val_loss: 0.5898 - val_binary_accuracy: 0.6776
Epoch 183/200
binary_accuracy: 0.7013 - val_loss: 0.5904 - val_binary_accuracy: 0.6764
Epoch 184/200
44/44 [============== ] - Os 2ms/step - loss: 0.5571 -
binary_accuracy: 0.7046 - val_loss: 0.5910 - val_binary_accuracy: 0.6727
Epoch 185/200
44/44 [============= ] - 0s 2ms/step - loss: 0.5568 -
binary_accuracy: 0.7044 - val_loss: 0.5916 - val_binary_accuracy: 0.6745
Epoch 186/200
binary_accuracy: 0.7047 - val_loss: 0.5906 - val_binary_accuracy: 0.6739
Epoch 187/200
binary_accuracy: 0.7057 - val_loss: 0.5932 - val_binary_accuracy: 0.6729
Epoch 188/200
binary_accuracy: 0.7041 - val_loss: 0.5934 - val_binary_accuracy: 0.6681
Epoch 189/200
44/44 [================= ] - 0s 2ms/step - loss: 0.5561 -
binary_accuracy: 0.7022 - val_loss: 0.5876 - val_binary_accuracy: 0.6764
Epoch 190/200
binary accuracy: 0.7053 - val loss: 0.5902 - val binary accuracy: 0.6762
Epoch 191/200
44/44 [============ ] - Os 2ms/step - loss: 0.5567 -
binary_accuracy: 0.7105 - val_loss: 0.5890 - val_binary_accuracy: 0.6808
Epoch 192/200
binary_accuracy: 0.6992 - val_loss: 0.5897 - val_binary_accuracy: 0.6712
Epoch 193/200
binary_accuracy: 0.7100 - val_loss: 0.5896 - val_binary_accuracy: 0.6756
Epoch 194/200
44/44 [=============== ] - Os 2ms/step - loss: 0.5542 -
binary_accuracy: 0.7042 - val_loss: 0.5872 - val_binary_accuracy: 0.6731
Epoch 195/200
```

```
binary_accuracy: 0.7116 - val_loss: 0.5897 - val_binary_accuracy: 0.6747
Epoch 196/200
binary_accuracy: 0.7039 - val_loss: 0.5854 - val_binary_accuracy: 0.6741
Epoch 197/200
binary_accuracy: 0.7060 - val_loss: 0.5895 - val_binary_accuracy: 0.6785
Epoch 198/200
44/44 [=======
              ========= ] - Os 2ms/step - loss: 0.5521 -
binary_accuracy: 0.7057 - val_loss: 0.5894 - val_binary_accuracy: 0.6785
Epoch 199/200
binary_accuracy: 0.7068 - val_loss: 0.5876 - val_binary_accuracy: 0.6772
Epoch 200/200
44/44 [========== ] - Os 2ms/step - loss: 0.5506 -
binary_accuracy: 0.7089 - val_loss: 0.5861 - val_binary_accuracy: 0.6799
```

[45]: <keras.src.callbacks.History at 0x7fef47d28ac0>

```
[46]: #Added dropout layouts to reduce overfitting issue pd.DataFrame(model_new.history.history)[['loss','val_loss']].plot()
```

[46]: <AxesSubplot: >



```
[55]: predictions_new = (model.predict(X_test) >= 0.2).astype('int')
     print(
              confusion_matrix(y_test,predictions_new),
              '\n',
              classification_report(y_test,predictions_new)
     )
     151/151 [=========== ] - Os 564us/step
     [[ 671 1766]
      [ 69 2321]]
                    precision
                                recall f1-score
                                                   support
                0
                        0.91
                                 0.28
                                           0.42
                                                      2437
                1
                        0.57
                                 0.97
                                           0.72
                                                      2390
                                           0.62
                                                     4827
         accuracy
                                           0.57
                                                      4827
        macro avg
                        0.74
                                  0.62
     weighted avg
                        0.74
                                  0.62
                                           0.57
                                                      4827
[57]: dump(scaler, open('scaler.pkl', 'wb'))
     model.save('model_lending_club.h5')
[58]: later_scaler = load(open('scaler.pkl', 'rb'))
     later_model = load_model('model_lending_club.h5')
[59]: X_OOT = to_pred.drop('not.fully.paid', axis=1).values
     to_pred.drop('not.fully.paid', axis=1).values
     print(X_00T.shape)
     (0, 15)
 []:
```