

Loan Default Prediction Report

Prediction: Safe: Not Likely to Default (Confidence: 0.68)

Repayment Summary:

****Monthly Repayment:**** EUR322.67

****Total Repayment:**** EUR11616.19 over 36 months

Applicant Details:

Age: 30.0

Income: 50000.0

LoanAmount: 10000.0

CreditScore: 600.0

MonthsEmployed: 24.0

NumCreditLines: 3.0

InterestRate: 10.0

LoanTerm: 36.0

DTIRatio: 0.3

Education_High School: 1.0

Education_Master's: 0.0

Education_PhD: 0.0

EmploymentType_Part-time: 0.0

EmploymentType_Self-employed: 0.0

EmploymentType_Unemployed: 0.0

MaritalStatus_Married: 0.0

MaritalStatus_Single: 1.0

HasMortgage_Yes: 0.0

HasDependents_Yes: 0.0

LoanPurpose_Business: 1.0

LoanPurpose_Education: 0.0

LoanPurpose_Home: 0.0

LoanPurpose_Other: 0.0

HasCoSigner_Yes: 0.0