Lending Club Loan

August 5, 2022

```
[1]: import seaborn as sns
     import matplotlib.pyplot as plt
     import pandas as pd
     import numpy as np
     from sklearn.preprocessing import MinMaxScaler
     from sklearn.metrics import confusion_matrix
     from sklearn.model_selection import train_test_split
     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 tensorflow.keras.optimizers import Adam
     from sklearn.metrics import confusion_matrix, classification_report
     from pickle import dump, load
     import warnings
     warnings.filterwarnings('ignore')
```

0.0.1 load dataset

```
loan = pd.read_csv('loan_data.csv')
    loan.head()
[3]:
        credit.policy
                                   purpose
                                             int.rate
                                                       installment
                                                                     log.annual.inc
     0
                        debt_consolidation
                                                             829.10
                                                                          11.350407
                                               0.1189
     1
                     1
                               credit_card
                                               0.1071
                                                             228,22
                                                                          11.082143
     2
                        debt_consolidation
                                               0.1357
                                                             366.86
                                                                          10.373491
                     1
     3
                        debt_consolidation
                                               0.1008
                                                             162.34
                                                                          11.350407
                               credit_card
                     1
                                               0.1426
                                                             102.92
                                                                          11.299732
          dti
               fico
                     days.with.cr.line
                                          revol.bal revol.util
                                                                  inq.last.6mths
       19.48
                737
                            5639.958333
                                              28854
                                                            52.1
     1 14.29
                707
                            2760.000000
                                              33623
                                                            76.7
                                                                                0
                            4710.000000
     2 11.63
                682
                                                            25.6
                                               3511
                                                                                1
     3
         8.10
                712
                            2699.958333
                                              33667
                                                            73.2
                                                                                1
     4 14.97
                667
                            4066.000000
                                               4740
                                                            39.5
                                                                                0
```

	delinq.2yrs	pub.rec	<pre>not.fully.paid</pre>
0	0	0	0
1	0	0	0
2	0	0	0
3	0	0	0
4	1	0	0

[4]: loan.info

[4]:				of	cr	edit.poli	су	purpose	
					0 1100	000 4	•		
	0	1	_			0.1189	829.10		
	1	1		credit	_	0.1071	228.22		
	2	1	debt_co			0.1357	366.86		
	3	1	debt_co			0.1008	162.34		
	4	1		credit	_card	0.1426	102.92	2	
	•••	•••		•••		•••	•••		
	9573	0		_	other	0.1461	344.76		
	9574	0			other	0.1253	257.70)	
	9575	0	debt_co	nsolid	ation	0.1071	97.83	1	
	9576	0	home_	improv	ement	0.1600	351.58	3	
	9577	0	debt_co	nsolid	ation	0.1392	853.43	3	
		log.annual.inc	dti	fico	davs.	with.cr.li	ine revol.ba	al revol.util	. \
	0	11.350407		737	J	5639.9583			
	1	11.082143		707		2760.0000			
	2	10.373491		682		4710.0000			
	3	11.350407		712		2699.9583			
	4	11.299732	14.97	667		4066.0000			
	•••								
	9573	12.180755	10.39	672		10474.0000	000 21537	72 82.1	
	9574	11.141862	0.21	722		4380.0000	000 18	34 1.1	
	9575	10.596635	13.09	687		3450.0416	367 1003	36 82.9)
	9576	10.819778	19.18	692		1800.0000	000	0 3.2	!
	9577	11.264464	16.28	732		4740.0000	000 3787	79 57.0)
		inq.last.6mths	delinq	2vrg	pub.r	ec not fi	ılly.paid		
	0	0	dorring	0	pub.i	0	0		
	1	0		0		0	0		
	2	1		0		0	0		
	3	1		0		0	0		
	4	0		1		0	0		
	4 			<u></u>			O		
	 9573	2	•••	0	•	0	1		
	9574	5		0		0	1		
	9575	8		0		0	1		

```
9577
                         6
                                                                 1
     [9578 rows x 14 columns]>
[5]: print(loan.isnull().sum())
    credit.policy
                          0
    purpose
                          0
    int.rate
                          0
    installment
                          0
                          0
    log.annual.inc
    dti
                          0
    fico
                          0
    days.with.cr.line
                          0
    revol.bal
                          0
    revol.util
    inq.last.6mths
                          0
    deling.2yrs
                          0
    pub.rec
                          0
    not.fully.paid
                          0
    dtype: int64
[6]: print(loan.isna().sum())
    credit.policy
                          0
                          0
    purpose
                          0
    int.rate
                          0
    installment
    log.annual.inc
                          0
    dti
                          0
    fico
    days.with.cr.line
    revol.bal
                          0
    revol.util
                          0
                          0
    inq.last.6mths
                          0
    delinq.2yrs
    pub.rec
                          0
    not.fully.paid
                          0
    dtype: int64
[7]: #print(loan.isna().sum())
     for col in loan.columns:
         print(col,loan[col].dtypes)
         print(loan[col].unique())
         print(sum(loan[col].isna()))
```

credit.policy int64

9576

5

0

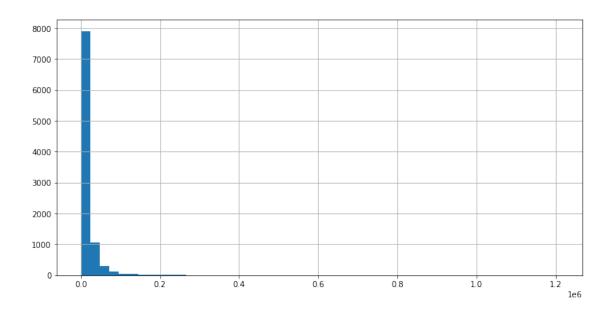
0

1

```
[1 0]
purpose object
['debt_consolidation' 'credit_card' 'all_other' 'home_improvement'
 'small business' 'major purchase' 'educational']
int.rate float64
[0.1189 0.1071 0.1357 0.1008 0.1426 0.0788 0.1496 0.1114 0.1134 0.1221
0.1347 0.1324 0.0859 0.0714 0.0863 0.1103 0.1317 0.0894 0.1039 0.1513
       0.1355 0.1229 0.0901 0.0743 0.1375 0.0807 0.1028 0.087 0.1122
 0.0996 0.0933 0.0838 0.0775 0.1059 0.1596 0.1154 0.1343 0.1249 0.0964
 0.1186 0.1501 0.128 0.1091 0.1217 0.1533 0.0712 0.1438 0.1565 0.1467
 0.1312 0.147 0.1407 0.1014 0.1046 0.133 0.0983 0.1393 0.092 0.1236
 0.1362 0.1078 0.1583 0.1109 0.1141 0.1267 0.1204 0.0951 0.1172 0.1299
 0.1488 0.152 0.1425 0.1836 0.1615 0.06
                                           0.0832 0.1261 0.0945 0.1197
 0.1387 0.0976 0.1292 0.0737 0.0768 0.1166 0.1418 0.1545 0.1482 0.1703
 0.145  0.1671  0.1576  0.1608  0.164  0.1734  0.1051  0.157  0.1222  0.1273
 0.1379 0.1253 0.1128 0.1286 0.1287 0.097 0.1001 0.1538 0.1191 0.1254
 0.1159 0.138 0.1096 0.1064 0.1349 0.1033 0.1475 0.1601 0.1507 0.1412
 0.1633 0.1696 0.1146 0.1304 0.1272 0.1209 0.1083 0.1178 0.1241 0.1588
 0.0907 0.102 0.1336 0.1557 0.0938 0.1493 0.1462 0.1367 0.0963 0.1126
 0.1442 0.1148 0.1399 0.1525 0.143 0.1392 0.1904 0.1872 0.162 0.1715
 0.1568 0.0988 0.1062 0.1746 0.0932 0.1411 0.1505 0.1316 0.16
 0.1284 0.1095 0.1695 0.1474 0.1537 0.1632 0.0751 0.1422 0.1218 0.1663
 0.1726 0.1853 0.1348 0.1531 0.1635 0.179 0.1758 0.1843 0.1821 0.1183
 0.074 0.1682 0.0774 0.1322 0.2086 0.1461 0.1311 0.1916 0.1884 0.1607
 0.2011 0.167 0.1979 0.1739 0.1704 0.1913 0.1774 0.0705 0.1878 0.1809
 0.2017 0.1982 0.1947 0.2121 0.1459 0.1385 0.1025 0.1099 0.1136 0.2052
 0.1719 0.0639 0.1645 0.0676 0.1793 0.209 0.2016 0.183 0.1941 0.1756
 0.1691 0.1754 0.1722 0.1628 0.1786 0.1659 0.1741 0.1709 0.1457 0.1804
 0.1646 0.1551 0.1772 0.1829 0.1861 0.1797 0.1766 0.1854 0.1665 0.1791
 0.1886 0.1759 0.1443 0.1728 0.1936 0.1683 0.1778 0.2164 0.1867]
0
installment float64
[829.1 228.22 366.86 ... 161.01 257.7 853.43]
log.annual.inc float64
[11.35040654 11.08214255 10.37349118 ... 12.29225034 10.99909533
10.110472457
dti float64
[19.48 14.29 11.63 ... 10.31 23.74 24.05]
fico int64
[737 707 682 712 667 727 722 677 662 767 747 702 672 797 772 782 802 812
742 692 777 762 757 787 717 752 792 627 687 697 732 822 632 807 817 827
642 647 652 657 637 612 617 622]
```

```
days.with.cr.line float64
     [ 5639.958333 2760.
                                   4710.
                                            ... 3423.041667 5916.
      10474.
                   ٦
     revol.bal int64
     [28854 33623 3511 ...
                            184 10036 37879]
     revol.util float64
     [ 52.1
              76.7
                      25.6 ... 104.3 106.4
                                              69.14]
     inq.last.6mths int64
     [ \ 0 \ 1 \ 2 \ 3 \ 4 \ 5 \ 6 \ 8 \ 7 \ 33 \ 9 \ 18 \ 14 \ 15 \ 13 \ 12 \ 10 \ 19 \ 11 \ 16 \ 20 \ 27 \ 25 \ 28
      31 24 17 32]
     delinq.2yrs int64
     [0 1 2 4 3 5 6 13 7 8 11]
     pub.rec int64
     [0 1 2 3 4 5]
     not.fully.paid int64
     [0 1]
     0
 [8]: loan['not.fully.paid'].isnull().mean()
 [8]: 0.0
 [9]: loan_1=pd.get_dummies(loan, columns=['purpose'])
[10]: loan_1['log.annual.inc'] = np.exp(loan_1['log.annual.inc'])
[11]: loan_1.head()
         credit.policy int.rate installment log.annual.inc
[11]:
                                                                    dti fico \
                                        829.10
                                                   85000.000385 19.48
      0
                      1
                           0.1189
                                                                          737
                                        228.22
      1
                           0.1071
                                                   65000.000073 14.29
                                                                          707
                      1
      2
                     1
                           0.1357
                                        366.86
                                                   31999.999943 11.63
                                                                          682
      3
                           0.1008
                                        162.34
                                                   85000.000385
                                                                          712
                      1
                                                                  8.10
                           0.1426
                                        102.92
                                                   80799.999636 14.97
                                                                          667
                      1
         days.with.cr.line revol.bal revol.util inq.last.6mths
                                                                     deling.2yrs
      0
               5639.958333
                                 28854
                                               52.1
                                               76.7
      1
               2760.000000
                                 33623
                                                                   0
                                                                                0
      2
               4710.000000
                                               25.6
                                                                   1
                                                                                0
                                  3511
                                               73.2
      3
               2699.958333
                                 33667
                                                                   1
                                                                                0
      4
                                               39.5
                                                                   0
               4066.000000
                                  4740
                                                                                1
```

```
purpose_credit_card \
                  not.fully.paid purpose_all_other
      0
               0
                                0
                                                                         0
               0
                                0
                                                   0
                                                                         1
      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
                                   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
                                                        0
      1
                               0
                               0
                                                        0
      2
      3
                                                        0
                               0
[12]: loan_class_0, loan_class_1 = loan['not.fully.paid'].value_counts()
[13]: loan_0 = loan[loan['not.fully.paid'] == 0]
      loan 1 = loan[loan['not.fully.paid'] == 1]
[14]: loan_1_over = loan_1.sample(loan_class_0, replace=True)
      loan_test_over = pd.concat([loan_0, loan_1_over], axis=0)
[15]: print('over-sampling:')
      print(loan_test_over['not.fully.paid'].value_counts())
     over-sampling:
          8045
          8045
     0
     Name: not.fully.paid, dtype: int64
[16]: loan['revol.bal'].hist(figsize=[12,6], bins=50)
[16]: <AxesSubplot:>
```



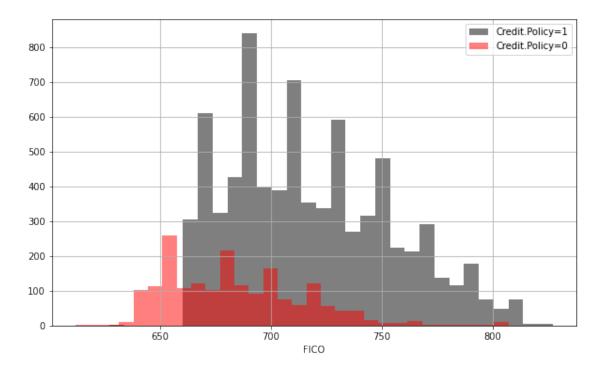
0.0.2 Transform categorical values into numerical values

```
[17]: | obj_loan = loan.select_dtypes(include=['object']).copy()
      obj_loan.head()
[17]:
                    purpose
      0 debt_consolidation
                credit_card
      1
      2 debt_consolidation
      3 debt_consolidation
      4
                credit_card
[18]: obj_loan["purpose"].value_counts()
[18]: debt_consolidation
                            3957
      all_other
                            2331
      credit_card
                            1262
      home_improvement
                             629
      small_business
                             619
      major_purchase
                             437
      educational
                             343
      Name: purpose, dtype: int64
[19]: obj_loan = obj_loan.fillna({"purpose" : "credit_card"})
[20]: cleanup_nums = {"purpose": {"credit_card": 1,"debt_consolidation": 2 }}
```

```
[21]: obj_loan=obj_loan.replace(cleanup_nums) obj_loan.head()
```

```
[21]: purpose
0 2
1 1
2 2
3 2
4 1
```

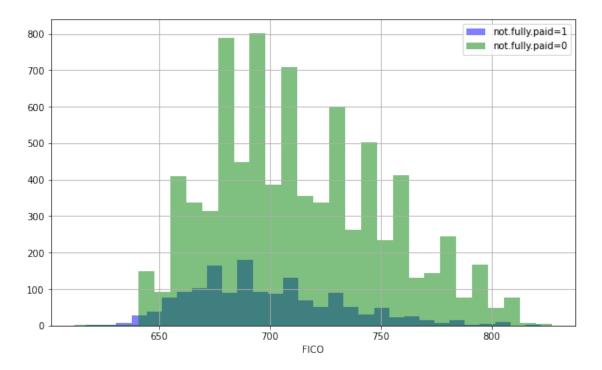
[22]: Text(0.5, 0, 'FICO')



```
[23]: plt.figure(figsize=(10,6))
    loan[loan['not.fully.paid']==1]['fico'].hist(alpha=0.5,color='blue',
    bins=30,label='not.fully.paid=1')
    loan[loan['not.fully.paid']==0]['fico'].hist(alpha=0.5,color='green',
    bins=30,label='not.fully.paid=0')
```

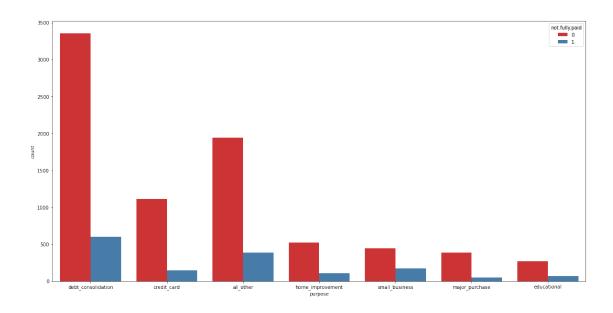
```
plt.legend()
plt.xlabel('FICO')
```

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



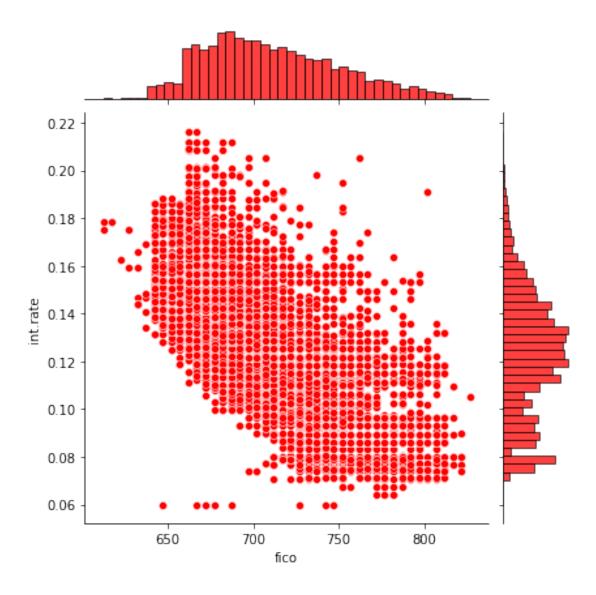
```
[24]: plt.figure(figsize=(20,10)) sns.countplot(x='purpose',hue='not.fully.paid',data=loan,palette='Set1')
```

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



[25]: sns.jointplot(x='fico',y='int.rate',data=loan,color='red')

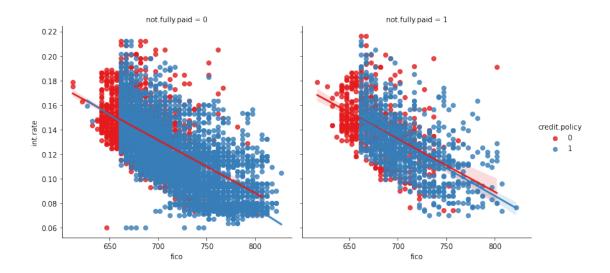
[25]: <seaborn.axisgrid.JointGrid at 0x7fbf36013190>



```
[26]: plt.figure(figsize=(20,10))
sns.lmplot(y='int.rate',x='fico',data=loan,hue='credit.policy',
col='not.fully.paid',palette='Set1')
```

[26]: <seaborn.axisgrid.FacetGrid at 0x7fbf35cf4350>

<Figure size 1440x720 with 0 Axes>



```
[27]: loan_num = loan.select_dtypes(include = ['float64', 'int64'])
      loan_num
[27]:
             credit.policy
                             int.rate
                                        installment
                                                      log.annual.inc
                                                                          dti
                                                                               fico \
      0
                               0.1189
                                              829.10
                                                            11.350407
                                                                        19.48
                                                                                 737
                          1
      1
                          1
                               0.1071
                                              228.22
                                                            11.082143
                                                                        14.29
                                                                                 707
      2
                          1
                               0.1357
                                              366.86
                                                            10.373491
                                                                        11.63
                                                                                 682
      3
                               0.1008
                                              162.34
                                                            11.350407
                                                                         8.10
                                                                                 712
      4
                               0.1426
                                              102.92
                                                            11.299732
                                                                        14.97
                                                                                 667
      9573
                          0
                               0.1461
                                             344.76
                                                            12.180755
                                                                        10.39
                                                                                 672
      9574
                               0.1253
                                              257.70
                                                            11.141862
                                                                         0.21
                                                                                 722
                          0
      9575
                          0
                               0.1071
                                               97.81
                                                                                 687
                                                            10.596635
                                                                        13.09
      9576
                          0
                               0.1600
                                              351.58
                                                            10.819778
                                                                        19.18
                                                                                 692
      9577
                               0.1392
                          0
                                              853.43
                                                            11.264464
                                                                        16.28
                                                                                 732
             days.with.cr.line
                                 revol.bal
                                             revol.util
                                                           inq.last.6mths
                                                                            delinq.2yrs
                   5639.958333
      0
                                      28854
                                                    52.1
      1
                   2760.000000
                                      33623
                                                    76.7
                                                                         0
                                                                                       0
      2
                   4710.000000
                                                    25.6
                                                                         1
                                       3511
                                                                                       0
                                                    73.2
      3
                   2699.958333
                                      33667
                                                                         1
                                                                                       0
      4
                                       4740
                                                    39.5
                   4066.000000
                                                                         0
                                                                                       1
      9573
                  10474.000000
                                                    82.1
                                                                                       0
                                     215372
      9574
                   4380.000000
                                        184
                                                     1.1
                                                                         5
                                                                                       0
                                                    82.9
      9575
                   3450.041667
                                      10036
                                                                         8
                                                                                       0
      9576
                   1800.000000
                                          0
                                                     3.2
                                                                         5
                                                                                       0
      9577
                   4740.000000
                                                    57.0
                                                                         6
                                      37879
                                                                                       0
```

pub.rec not.fully.paid

0	0	0
1	0	0
2	0	0
3	0	0
4	0	0
•••	•••	•••
 9573	0	1
	 0 0	 1 1
9573	·	_
9573 9574	0	1

[9578 rows x 13 columns]

0.0.3 correlation

```
[28]: cor_matrix = loan.corr().abs()
print(cor_matrix)
```

	credit.po	licy	int.	rate	installment	log.annual.	inc	\
credit.policy	1.00	0000	0.29	4089	0.058770	0.034	1906	
int.rate	0.29	4089	1.00	0000	0.276140	0.056	383	
installment	0.05	8770	0.27	6140	1.000000	0.448	3102	
log.annual.inc	0.03	4906	0.05	6383	0.448102	1.000	0000	
dti	0.09	0901	0.22	0006	0.050202	0.054	1065	
fico	0.34	8319	0.71	4821	0.086039	0.114	1576	
days.with.cr.line	0.09	9026	0.12	4022	0.183297	0.336	8896	
revol.bal	0.18	7518	0.09	2527	0.233625	0.372	2140	
revol.util	0.10	4095	0.46	4837	0.081356	0.054	1881	
inq.last.6mths	0.53	5511	0.20	2780	0.010419	0.029	9171	
delinq.2yrs	0.07	6318	0.15	6079	0.004368	0.029	9203	
pub.rec	0.05	4243	0.09	8162	0.032760	0.016	5506	
not.fully.paid	0.15	8119	0.15	9552	0.049955	0.033	3439	
	dti		fico	days	.with.cr.line	revol.bal	\	
credit.policy	0.090901	0.34	8319		0.099026	0.187518		
int.rate	0.220006	0.71	4821		0.124022	0.092527		
installment	0.050202	0.08	6039		0.183297	0.233625		
log.annual.inc	0.054065	0.11	4576		0.336896	0.372140		
dti	1.000000	0.24	1191		0.060101	0.188748		
fico	0.241191	1.00	0000		0.263880	0.015553		
days.with.cr.line	0.060101	0.26	3880		1.000000	0.229344		
revol.bal	0.188748	0.01	5553		0.229344	1.000000		
revol.util	0.337109	0.54	1289		0.024239	0.203779		
inq.last.6mths	0.029189	0.18	5293		0.041736	0.022394		
delinq.2yrs	0.021792	0.21	6340		0.081374	0.033243		

```
pub.rec
                         0.006209 0.147592
                                                        0.071826
                                                                   0.031010
                                                        0.029237
                                                                   0.053699
     not.fully.paid
                         0.037362
                                   0.149666
                         revol.util
                                      inq.last.6mths
                                                      deling.2yrs
                                                                     pub.rec
     credit.policy
                           0.104095
                                            0.535511
                                                          0.076318
                                                                    0.054243
     int.rate
                                            0.202780
                                                          0.156079
                                                                    0.098162
                           0.464837
     installment
                           0.081356
                                            0.010419
                                                          0.004368
                                                                    0.032760
     log.annual.inc
                           0.054881
                                            0.029171
                                                          0.029203
                                                                    0.016506
     dti
                                                                    0.006209
                           0.337109
                                            0.029189
                                                          0.021792
     fico
                           0.541289
                                            0.185293
                                                          0.216340
                                                                    0.147592
     days.with.cr.line
                           0.024239
                                            0.041736
                                                          0.081374
                                                                    0.071826
     revol.bal
                           0.203779
                                            0.022394
                                                          0.033243
                                                                    0.031010
     revol.util
                           1.000000
                                            0.013880
                                                          0.042740
                                                                    0.066717
     inq.last.6mths
                           0.013880
                                            1.000000
                                                          0.021245
                                                                    0.072673
     delinq.2yrs
                           0.042740
                                            0.021245
                                                          1.000000
                                                                    0.009184
                                            0.072673
     pub.rec
                           0.066717
                                                          0.009184
                                                                    1.000000
     not.fully.paid
                           0.082088
                                            0.149452
                                                          0.008881
                                                                    0.048634
                         not.fully.paid
     credit.policy
                               0.158119
     int.rate
                               0.159552
     installment
                               0.049955
     log.annual.inc
                               0.033439
     dti
                               0.037362
     fico
                               0.149666
     days.with.cr.line
                               0.029237
     revol.bal
                               0.053699
     revol.util
                               0.082088
     inq.last.6mths
                               0.149452
     delinq.2yrs
                               0.008881
                               0.048634
     pub.rec
     not.fully.paid
                                1.000000
[29]: upper_tri = cor_matrix.where(np.triu(np.ones(cor_matrix.shape),k=1).astype(np.
       →bool))
      print(upper_tri)
                                                   installment
                         credit.policy
                                         int.rate
                                                                 log.annual.inc \
                                    NaN
                                         0.294089
                                                                       0.034906
     credit.policy
                                                        0.05877
     int.rate
                                    NaN
                                              NaN
                                                        0.27614
                                                                       0.056383
     installment
                                    NaN
                                              NaN
                                                            NaN
                                                                       0.448102
     log.annual.inc
                                    NaN
                                              NaN
                                                            NaN
                                                                             NaN
                                    NaN
                                                            NaN
                                                                             NaN
     dti
                                              NaN
     fico
                                    NaN
                                              NaN
                                                            NaN
                                                                             NaN
     days.with.cr.line
                                    NaN
                                              NaN
                                                            NaN
                                                                             NaN
     revol.bal
                                    NaN
                                              NaN
                                                            NaN
                                                                             NaN
     revol.util
                                    NaN
                                              NaN
                                                            NaN
                                                                             NaN
     inq.last.6mths
                                              NaN
                                                            NaN
```

NaN

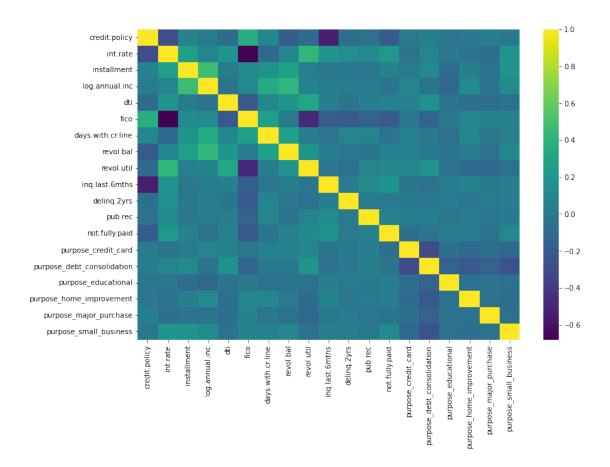
NaN

<pre>delinq.2yrs pub.rec not.fully.paid</pre>		NaN NaN NaN	NaN NaN NaN	NaN NaN NaN		NaN NaN NaN
not.rurry.pard		Ivaiv	IValV	Ivalv		IVaIV
<pre>credit.policy int.rate installment log.annual.inc</pre>	dti 0.090901 0.220006 0.050202 0.054065	fico 0.348319 0.714821 0.086039 0.114576	days.wi	0.099026 0.124022 0.183297 0.336896	revol.bal 0.187518 0.092527 0.233625 0.372140	\
dti fico days.with.cr.line	NaN NaN NaN	0.241191 NaN NaN		0.060101 0.263880 NaN	0.188748 0.015553 0.229344	
revol.bal revol.util inq.last.6mths delinq.2yrs pub.rec	NaN NaN NaN NaN NaN	NaN NaN NaN NaN NaN		NaN NaN NaN NaN	NaN NaN NaN NaN NaN	
not.fully.paid	NaN	NaN		NaN	NaN	
credit.policy int.rate installment log.annual.inc dti fico days.with.cr.line revol.bal revol.util inq.last.6mths delinq.2yrs pub.rec not.fully.paid	revol.util 0.104095 0.464837 0.081356 0.054881 0.337109 0.541289 0.024239 0.203779 NaM NaM NaM NaM		st.6mths 0.535511 0.202780 0.010419 0.029171 0.029189 0.185293 0.041736 0.022394 0.013880 NaN NaN NaN	delinq.2yrs 0.076318 0.156079 0.004368 0.029203 0.021792 0.216340 0.081374 0.033243 0.042740 0.021245 NaN NaN	0.054243 0.098162 0.032760 0.016506 0.006209 0.147592 0.071826 0.031010 0.066717 0.072673 0.009184 NaN	
credit.policy int.rate installment log.annual.inc dti fico days.with.cr.line revol.bal revol.util inq.last.6mths delinq.2yrs pub.rec not.fully.paid	0.15 0.04 0.03 0.03 0.14 0.02 0.05 0.14	paid 58119 59552 19955 33439 87362 19666 29237 53699 32088 19452 28881 18634 NaN				

```
[30]: loan_feats = ['purpose']
[31]: final data = pd.get dummies(loan test over, columns=loan feats, drop first=True)
[32]: final_data.info()
     <class 'pandas.core.frame.DataFrame'>
     Int64Index: 16090 entries, 0 to 5247
     Data columns (total 19 columns):
          Column
                                       Non-Null Count Dtype
          _____
      0
                                       16090 non-null int64
          credit.policy
      1
                                       16090 non-null float64
          int.rate
      2
                                       16090 non-null float64
          installment
                                       16090 non-null float64
      3
          log.annual.inc
      4
                                       16090 non-null float64
      5
                                      16090 non-null int64
          fico
                                      16090 non-null float64
      6
          days.with.cr.line
      7
          revol.bal
                                      16090 non-null int64
          revol.util
                                      16090 non-null float64
      8
      9
          inq.last.6mths
                                       16090 non-null int64
          delinq.2yrs
                                      16090 non-null int64
                                       16090 non-null int64
      11
          pub.rec
          not.fully.paid
                                       16090 non-null int64
      12
      13
          purpose_credit_card
                                       16090 non-null uint8
          purpose_debt_consolidation
                                      16090 non-null uint8
      14
                                       16090 non-null uint8
      15
          purpose_educational
          purpose_home_improvement
                                       16090 non-null uint8
      16
          purpose_major_purchase
                                       16090 non-null uint8
      17
          purpose_small_business
                                       16090 non-null uint8
     dtypes: float64(6), int64(7), uint8(6)
     memory usage: 1.8 MB
[33]: final_data.corr().head()
[33]:
                      credit.policy int.rate
                                               installment
                                                            log.annual.inc \
      credit.policy
                           1.000000 -0.285715
                                                  0.057394
                                                                  0.021102
                          -0.285715 1.000000
      int.rate
                                                  0.261221
                                                                  0.080622
      installment
                           0.057394 0.261221
                                                  1.000000
                                                                  0.476400
      log.annual.inc
                           0.021102 0.080622
                                                  0.476400
                                                                  1.000000
                          -0.098093
      dti
                                    0.200391
                                                  0.020021
                                                                 -0.031347
                           dti
                                    fico
                                          days.with.cr.line
                                                             revol.bal revol.util
      credit.policy -0.098093
                                0.372529
                                                   0.105735
                                                             -0.200859
                                                                          -0.102824
      int.rate
                      0.200391 -0.681670
                                                  -0.111505
                                                              0.085462
                                                                          0.415365
      installment
                                0.118053
                                                   0.180533
                                                              0.274939
                                                                          0.046141
                      0.020021
                                                   0.337744
      log.annual.inc -0.031347
                                0.108209
                                                              0.418789
                                                                          0.072960
```

```
dti
                      1.000000 -0.217686
                                                    0.101284
                                                               0.194746
                                                                            0.323075
                      inq.last.6mths delinq.2yrs
                                                     pub.rec not.fully.paid \
                           -0.539332
                                         -0.067231 -0.063797
                                                                   -0.197300
      credit.policy
      int.rate
                            0.180460
                                          0.142390 0.111791
                                                                    0.215678
                                        -0.003465 -0.026791
      installment
                           -0.017138
                                                                    0.060361
      log.annual.inc
                            0.033796
                                          0.020589 0.010661
                                                                   -0.043414
      dti
                                         -0.033015 0.027393
                            0.034873
                                                                    0.052626
                      purpose_credit_card purpose_debt_consolidation \
      credit.policy
                                 0.007494
                                                              0.038306
      int.rate
                                -0.040861
                                                              0.075537
      installment
                                 0.009656
                                                              0.111323
      log.annual.inc
                                 0.076833
                                                             -0.034204
      dti
                                 0.066190
                                                              0.177766
                      purpose_educational
                                           purpose_home_improvement
                                -0.027751
                                                           -0.012143
      credit.policy
                                                           -0.039113
      int.rate
                                -0.017241
      installment
                                -0.095046
                                                            0.039367
      log.annual.inc
                                -0.120965
                                                            0.113437
      dti
                                -0.034902
                                                           -0.077576
                      purpose_major_purchase purpose_small_business
      credit.policy
                                    0.039231
                                                            -0.003756
      int.rate
                                    -0.071089
                                                             0.192079
      installment
                                    -0.053912
                                                             0.196142
      log.annual.inc
                                    -0.031937
                                                             0.122623
      dti
                                    -0.079619
                                                            -0.052172
[34]: plt.figure(
      figsize=[12,8]
      )
      sns.heatmap(
      data=final_data.corr(),
      cmap='viridis',
      annot=False,
      fmt='.2g'
      )
```

[34]: <AxesSubplot:>



[35]:	loan.des	scribe()	.transpose()					
[35]:			count	mean	std	min	\	

[35]:		count	mean	std	min	\
	credit.policy	9578.0	0.804970	0.396245	0.000000	
	int.rate	9578.0	0.122640	0.026847	0.060000	
	installment	9578.0	319.089413	207.071301	15.670000	
	log.annual.inc	9578.0	10.932117	0.614813	7.547502	
	dti	9578.0	12.606679	6.883970	0.000000	
	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	1.577469	2.200245	0.000000	
	delinq.2yrs	9578.0	0.163708	0.546215	0.000000	
	<pre>pub.rec</pre>	9578.0	0.062122	0.262126	0.000000	
	not.fully.paid	9578.0	0.160054	0.366676	0.000000	
			25%	50%	75%	max
	credit.policy	1.00				00e+00
	int.rate	0.10	3900 0.122	2100 0.140	700 2.16400	00e-01

```
432.762500 9.401400e+02
      installment
                           163.770000
                                         268.950000
      log.annual.inc
                            10.558414
                                          10.928884
                                                        11.291293 1.452835e+01
      dti
                             7.212500
                                          12.665000
                                                         17.950000
                                                                    2.996000e+01
      fico
                           682.000000
                                         707.000000
                                                        737.000000
                                                                    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
                                           1.000000
                                                         2.000000
                                                                    3.300000e+01
      deling.2yrs
                             0.000000
                                                         0.000000 1.300000e+01
                                           0.000000
      pub.rec
                             0.000000
                                           0.000000
                                                         0.000000 5.000000e+00
      not.fully.paid
                                           0.000000
                                                         0.000000 1.000000e+00
                             0.000000
[36]: drop = ['revol.bal', 'days.with.cr.line', 'installment', 'revol.bal']
      final_data.drop(drop, axis=1, inplace=True)
[37]: final_data.drop
[37]: <bound method DataFrame.drop of
                                              credit.policy int.rate log.annual.inc
           fico revol.util
      0
                         1
                              0.1189
                                            11.350407
                                                       19.48
                                                                737
                                                                           52.1
      1
                         1
                              0.1071
                                            11.082143
                                                       14.29
                                                                           76.7
                                                                707
      2
                         1
                              0.1357
                                            10.373491
                                                       11.63
                                                                682
                                                                           25.6
      3
                         1
                              0.1008
                                            11.350407
                                                        8.10
                                                                712
                                                                           73.2
      4
                                            11.299732 14.97
                                                                           39.5
                         1
                              0.1426
                                                                667
                                                 •••
                                                                •••
      1013
                         1
                              0.1292
                                            10.819778 18.01
                                                                672
                                                                           53.4
                                                        4.24
                                                                           61.6
      904
                         1
                              0.0976
                                            10.902280
                                                                707
      9497
                         0
                              0.1183
                                            11.082143
                                                       23.54
                                                                722
                                                                           51.8
      9165
                              0.1758
                                                       15.89
                                                                           78.9
                         0
                                            11.561716
                                                                662
      5247
                         1
                              0.1253
                                             9.639522
                                                       20.63
                                                                697
                                                                           14.7
            inq.last.6mths
                             deling.2yrs
                                           pub.rec not.fully.paid
      0
                          0
                                        0
                                                 0
                                                                  0
                          0
                                        0
                                                 0
      1
                                                                  0
      2
                          1
                                        0
                                                 0
                                                                  0
      3
                          1
                                        0
                                                 0
                                                                  0
      4
                          0
                                                                  0
                                        1
                                                 0
      1013
                          0
                                        0
                                                 0
                                                                  1
      904
                          0
                                        0
                                                 0
                                                                  1
      9497
                          5
                                        0
                                                 0
                                                                  1
                          5
      9165
                                        0
                                                 1
                                                                  1
      5247
                          1
                                                 0
            purpose_credit_card purpose_debt_consolidation purpose_educational
      0
                               0
                                                             1
                                                                                   0
      1
                               1
                                                             0
                                                                                   0
```

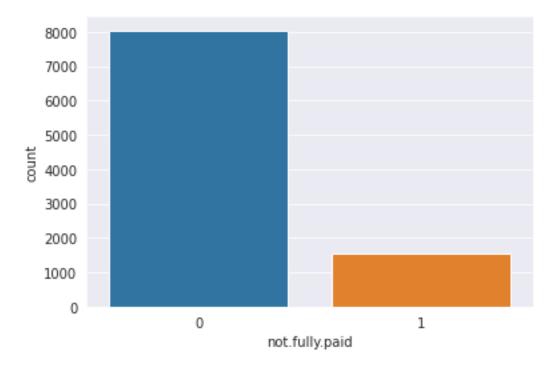
```
2
                               0
                                                                                    0
                                                             1
      3
                                0
                                                             1
                                                                                    0
      4
                                                             0
                                                                                    0
                                1
      1013
                               0
                                                             0
                                                                                    0
      904
                               0
                                                             1
                                                                                    0
      9497
                               0
                                                             0
                                                                                    0
      9165
                                0
                                                             1
                                                                                    0
      5247
                                0
                                                             0
                                                                                    0
            purpose_home_improvement purpose_major_purchase
                                                                  purpose_small_business
      0
                                     0
      1
                                                              0
                                                                                        0
      2
                                     0
                                                              0
                                                                                        0
      3
                                     0
                                                              0
                                                                                        0
      4
                                     0
                                                              0
                                                                                        0
      1013
                                     0
                                                               0
                                                                                        0
      904
                                                               0
                                     0
                                                                                        0
      9497
                                     0
                                                               0
                                                                                        0
      9165
                                     0
                                                               0
                                                                                        0
      5247
                                     0
                                                               0
                                                                                        0
      [16090 rows x 16 columns]>
[38]: final_data.isnull().mean()
[38]: credit.policy
                                      0.0
                                      0.0
      int.rate
      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
      not.fully.paid
                                      0.0
      purpose_credit_card
                                      0.0
      purpose_debt_consolidation
                                      0.0
      purpose_educational
                                      0.0
                                      0.0
      purpose_home_improvement
      purpose_major_purchase
                                      0.0
      purpose_small_business
                                      0.0
      dtype: float64
[39]: loan['not.fully.paid'].isnull().mean()
      loan.groupby('not.fully.paid')['not.fully.paid'].count()/len(loan)
```

```
[39]: not.fully.paid
0 0.839946
1 0.160054
```

Name: not.fully.paid, dtype: float64

```
[40]: sns.set_style('darkgrid') sns.countplot(x='not.fully.paid', data=loan)
```

[40]: <AxesSubplot:xlabel='not.fully.paid', ylabel='count'>



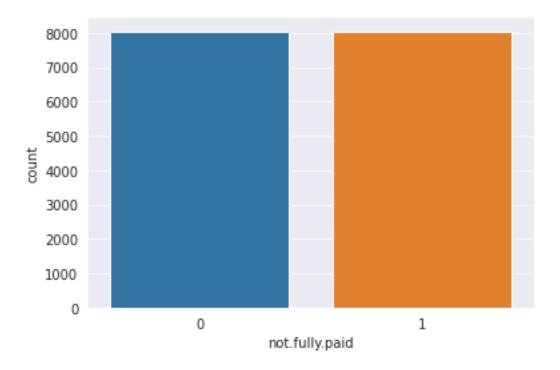
```
[41]: count_class_0, count_class_1 = loan['not.fully.paid'].value_counts()
    loan_0 = loan[loan['not.fully.paid'] == 0]
    loan_1 = loan[loan['not.fully.paid'] == 1]
    loan_1_over = loan_1.sample(count_class_0, replace=True)
    loan_test_over = pd.concat([loan_0, loan_1_over], axis=0)
    print('Random over-sampling:')
    print(loan_test_over['not.fully.paid'].value_counts())
    sns.set_style('darkgrid')
    sns.countplot(x='not.fully.paid', data=loan_test_over)
```

Random over-sampling:

8045
 8045

Name: not.fully.paid, dtype: int64

[41]: <AxesSubplot:xlabel='not.fully.paid', ylabel='count'>



```
[42]: col_fea = ['purpose']
final_data = pd.get_dummies(loan_test_over,columns=col_fea,drop_first=True)
final_data.info()
```

<class 'pandas.core.frame.DataFrame'>
Int64Index: 16090 entries, 0 to 9574
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 purpose_debt_consolidation 16090 non-null uint8
15 purpose_educational 16090 non-null uint8
16 purpose_home_improvement 16090 non-null uint8
17 purpose_major_purchase 16090 non-null uint8
18 purpose_small_business 16090 non-null uint8
dtypes: float64(6), int64(7), uint8(6)
memory usage: 2.1 MB
```

0.0.4 split the dataset

0.0.5 creating model

```
[44]: model = Sequential()
  model.add(
  Dense(19, activation='relu')
  )
  model.add(
  Dense(10, activation='relu')
  )
  model.add(
  Dense(5, activation='relu')
  )
  model.add(
  Dense(1, activation='sigmoid')
  )
```

```
[45]: model.compile(
    optimizer='adam',
    loss='binary_crossentropy',
    metrics=['accuracy']
)
```

```
[46]: early_stop = EarlyStopping(
    monitor='val_loss',
    mode='min',
```

```
verbose=1,
patience=25
)
model.fit(
X_train,
y_train,
epochs=200,
batch_size=256,
validation_data=(X_test, y_test),
callbacks=[early_stop]
)
Epoch 1/200
0.5982 - val_loss: 0.6715 - val_accuracy: 0.6120
Epoch 2/200
0.6133 - val_loss: 0.6598 - val_accuracy: 0.6126
Epoch 3/200
0.6213 - val_loss: 0.6542 - val_accuracy: 0.6114
Epoch 4/200
0.6224 - val_loss: 0.6498 - val_accuracy: 0.6215
Epoch 5/200
0.6284 - val_loss: 0.6484 - val_accuracy: 0.6196
Epoch 6/200
0.6270 - val_loss: 0.6479 - val_accuracy: 0.6145
Epoch 7/200
0.6284 - val_loss: 0.6456 - val_accuracy: 0.6223
Epoch 8/200
0.6274 - val_loss: 0.6462 - val_accuracy: 0.6178
Epoch 9/200
0.6273 - val_loss: 0.6442 - val_accuracy: 0.6248
Epoch 10/200
0.6319 - val_loss: 0.6436 - val_accuracy: 0.6215
Epoch 11/200
0.6319 - val_loss: 0.6435 - val_accuracy: 0.6223
Epoch 12/200
```

```
0.6331 - val_loss: 0.6426 - val_accuracy: 0.6209
Epoch 13/200
0.6322 - val_loss: 0.6419 - val_accuracy: 0.6271
Epoch 14/200
0.6348 - val_loss: 0.6418 - val_accuracy: 0.6225
Epoch 15/200
0.6370 - val_loss: 0.6407 - val_accuracy: 0.6259
Epoch 16/200
0.6355 - val_loss: 0.6402 - val_accuracy: 0.6267
Epoch 17/200
0.6375 - val_loss: 0.6404 - val_accuracy: 0.6277
Epoch 18/200
0.6345 - val_loss: 0.6403 - val_accuracy: 0.6259
Epoch 19/200
0.6370 - val_loss: 0.6392 - val_accuracy: 0.6300
Epoch 20/200
0.6378 - val_loss: 0.6408 - val_accuracy: 0.6310
Epoch 21/200
0.6367 - val_loss: 0.6384 - val_accuracy: 0.6300
Epoch 22/200
0.6388 - val_loss: 0.6387 - val_accuracy: 0.6325
Epoch 23/200
0.6406 - val_loss: 0.6409 - val_accuracy: 0.6277
Epoch 24/200
0.6379 - val loss: 0.6385 - val accuracy: 0.6341
Epoch 25/200
0.6401 - val_loss: 0.6383 - val_accuracy: 0.6335
Epoch 26/200
0.6407 - val_loss: 0.6365 - val_accuracy: 0.6300
Epoch 27/200
0.6413 - val_loss: 0.6364 - val_accuracy: 0.6314
Epoch 28/200
```

```
0.6430 - val_loss: 0.6375 - val_accuracy: 0.6356
Epoch 29/200
0.6412 - val_loss: 0.6351 - val_accuracy: 0.6298
Epoch 30/200
0.6394 - val_loss: 0.6353 - val_accuracy: 0.6360
Epoch 31/200
0.6425 - val_loss: 0.6349 - val_accuracy: 0.6331
Epoch 32/200
0.6413 - val_loss: 0.6342 - val_accuracy: 0.6368
Epoch 33/200
0.6450 - val_loss: 0.6351 - val_accuracy: 0.6335
Epoch 34/200
0.6441 - val_loss: 0.6348 - val_accuracy: 0.6319
Epoch 35/200
0.6452 - val_loss: 0.6342 - val_accuracy: 0.6397
Epoch 36/200
0.6470 - val_loss: 0.6334 - val_accuracy: 0.6350
Epoch 37/200
0.6482 - val_loss: 0.6343 - val_accuracy: 0.6356
0.6417 - val_loss: 0.6340 - val_accuracy: 0.6346
Epoch 39/200
0.6453 - val_loss: 0.6338 - val_accuracy: 0.6362
Epoch 40/200
0.6482 - val_loss: 0.6334 - val_accuracy: 0.6348
Epoch 41/200
0.6460 - val_loss: 0.6337 - val_accuracy: 0.6360
Epoch 42/200
0.6480 - val_loss: 0.6332 - val_accuracy: 0.6370
Epoch 43/200
0.6472 - val_loss: 0.6359 - val_accuracy: 0.6377
Epoch 44/200
```

```
0.6501 - val_loss: 0.6329 - val_accuracy: 0.6370
Epoch 45/200
0.6512 - val_loss: 0.6327 - val_accuracy: 0.6341
Epoch 46/200
0.6490 - val_loss: 0.6331 - val_accuracy: 0.6391
Epoch 47/200
0.6505 - val_loss: 0.6334 - val_accuracy: 0.6346
Epoch 48/200
0.6504 - val_loss: 0.6328 - val_accuracy: 0.6370
Epoch 49/200
0.6477 - val_loss: 0.6332 - val_accuracy: 0.6343
Epoch 50/200
0.6515 - val_loss: 0.6323 - val_accuracy: 0.6379
Epoch 51/200
0.6506 - val_loss: 0.6324 - val_accuracy: 0.6358
Epoch 52/200
0.6520 - val_loss: 0.6326 - val_accuracy: 0.6341
Epoch 53/200
0.6501 - val_loss: 0.6329 - val_accuracy: 0.6362
0.6511 - val_loss: 0.6323 - val_accuracy: 0.6339
Epoch 55/200
0.6503 - val_loss: 0.6326 - val_accuracy: 0.6364
Epoch 56/200
0.6514 - val_loss: 0.6332 - val_accuracy: 0.6352
Epoch 57/200
0.6530 - val_loss: 0.6326 - val_accuracy: 0.6348
Epoch 58/200
0.6513 - val_loss: 0.6322 - val_accuracy: 0.6375
Epoch 59/200
0.6532 - val_loss: 0.6331 - val_accuracy: 0.6346
Epoch 60/200
```

```
0.6545 - val_loss: 0.6317 - val_accuracy: 0.6381
Epoch 61/200
0.6522 - val_loss: 0.6317 - val_accuracy: 0.6387
Epoch 62/200
0.6541 - val_loss: 0.6327 - val_accuracy: 0.6325
Epoch 63/200
0.6538 - val_loss: 0.6307 - val_accuracy: 0.6354
Epoch 64/200
0.6523 - val_loss: 0.6317 - val_accuracy: 0.6404
Epoch 65/200
0.6553 - val_loss: 0.6309 - val_accuracy: 0.6364
Epoch 66/200
0.6548 - val_loss: 0.6310 - val_accuracy: 0.6377
Epoch 67/200
0.6497 - val_loss: 0.6331 - val_accuracy: 0.6368
Epoch 68/200
0.6555 - val_loss: 0.6305 - val_accuracy: 0.6385
Epoch 69/200
0.6550 - val_loss: 0.6300 - val_accuracy: 0.6404
0.6548 - val_loss: 0.6346 - val_accuracy: 0.6356
Epoch 71/200
0.6578 - val_loss: 0.6303 - val_accuracy: 0.6410
Epoch 72/200
0.6565 - val_loss: 0.6307 - val_accuracy: 0.6393
Epoch 73/200
0.6560 - val_loss: 0.6300 - val_accuracy: 0.6412
Epoch 74/200
0.6566 - val_loss: 0.6339 - val_accuracy: 0.6368
Epoch 75/200
0.6555 - val_loss: 0.6300 - val_accuracy: 0.6406
Epoch 76/200
```

```
0.6598 - val_loss: 0.6346 - val_accuracy: 0.6379
Epoch 77/200
0.6573 - val_loss: 0.6306 - val_accuracy: 0.6453
Epoch 78/200
0.6588 - val_loss: 0.6299 - val_accuracy: 0.6428
Epoch 79/200
0.6577 - val_loss: 0.6297 - val_accuracy: 0.6435
Epoch 80/200
0.6569 - val_loss: 0.6311 - val_accuracy: 0.6341
Epoch 81/200
0.6582 - val_loss: 0.6294 - val_accuracy: 0.6412
Epoch 82/200
0.6593 - val_loss: 0.6307 - val_accuracy: 0.6464
Epoch 83/200
0.6591 - val_loss: 0.6300 - val_accuracy: 0.6389
Epoch 84/200
0.6629 - val_loss: 0.6294 - val_accuracy: 0.6447
Epoch 85/200
0.6612 - val_loss: 0.6289 - val_accuracy: 0.6418
0.6607 - val_loss: 0.6290 - val_accuracy: 0.6422
Epoch 87/200
0.6625 - val_loss: 0.6308 - val_accuracy: 0.6385
Epoch 88/200
0.6565 - val_loss: 0.6287 - val_accuracy: 0.6420
Epoch 89/200
0.6642 - val_loss: 0.6295 - val_accuracy: 0.6412
Epoch 90/200
0.6580 - val_loss: 0.6295 - val_accuracy: 0.6459
Epoch 91/200
0.6584 - val_loss: 0.6311 - val_accuracy: 0.6424
Epoch 92/200
```

```
0.6602 - val_loss: 0.6292 - val_accuracy: 0.6383
Epoch 93/200
0.6593 - val_loss: 0.6287 - val_accuracy: 0.6416
Epoch 94/200
0.6580 - val_loss: 0.6282 - val_accuracy: 0.6459
Epoch 95/200
0.6591 - val_loss: 0.6285 - val_accuracy: 0.6466
Epoch 96/200
0.6605 - val_loss: 0.6295 - val_accuracy: 0.6435
Epoch 97/200
0.6598 - val_loss: 0.6281 - val_accuracy: 0.6422
Epoch 98/200
0.6623 - val_loss: 0.6286 - val_accuracy: 0.6457
Epoch 99/200
0.6612 - val_loss: 0.6283 - val_accuracy: 0.6443
Epoch 100/200
0.6618 - val_loss: 0.6293 - val_accuracy: 0.6433
Epoch 101/200
0.6615 - val_loss: 0.6302 - val_accuracy: 0.6410
Epoch 102/200
0.6612 - val_loss: 0.6299 - val_accuracy: 0.6424
Epoch 103/200
0.6609 - val_loss: 0.6287 - val_accuracy: 0.6426
Epoch 104/200
0.6610 - val_loss: 0.6283 - val_accuracy: 0.6441
Epoch 105/200
0.6645 - val_loss: 0.6287 - val_accuracy: 0.6430
Epoch 106/200
0.6625 - val_loss: 0.6290 - val_accuracy: 0.6470
Epoch 107/200
0.6635 - val_loss: 0.6312 - val_accuracy: 0.6416
Epoch 108/200
```

```
0.6590 - val_loss: 0.6299 - val_accuracy: 0.6422
Epoch 109/200
0.6623 - val_loss: 0.6277 - val_accuracy: 0.6489
Epoch 110/200
0.6609 - val_loss: 0.6283 - val_accuracy: 0.6455
Epoch 111/200
0.6633 - val_loss: 0.6285 - val_accuracy: 0.6447
Epoch 112/200
0.6651 - val_loss: 0.6301 - val_accuracy: 0.6399
Epoch 113/200
0.6641 - val_loss: 0.6278 - val_accuracy: 0.6470
Epoch 114/200
0.6608 - val_loss: 0.6298 - val_accuracy: 0.6424
Epoch 115/200
0.6631 - val_loss: 0.6308 - val_accuracy: 0.6428
Epoch 116/200
0.6612 - val_loss: 0.6278 - val_accuracy: 0.6435
Epoch 117/200
0.6650 - val_loss: 0.6290 - val_accuracy: 0.6470
Epoch 118/200
0.6645 - val_loss: 0.6275 - val_accuracy: 0.6489
Epoch 119/200
0.6646 - val_loss: 0.6268 - val_accuracy: 0.6459
Epoch 120/200
0.6628 - val_loss: 0.6283 - val_accuracy: 0.6443
Epoch 121/200
0.6663 - val_loss: 0.6262 - val_accuracy: 0.6445
Epoch 122/200
0.6623 - val_loss: 0.6279 - val_accuracy: 0.6470
Epoch 123/200
0.6618 - val_loss: 0.6271 - val_accuracy: 0.6476
Epoch 124/200
```

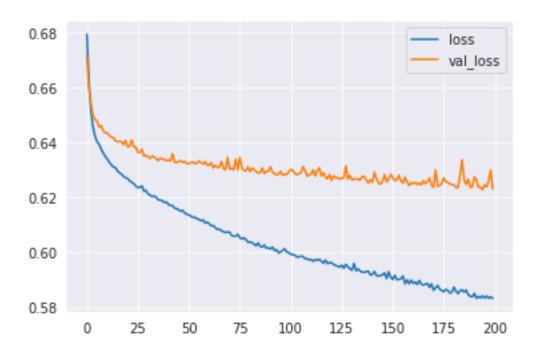
```
0.6641 - val_loss: 0.6273 - val_accuracy: 0.6457
Epoch 125/200
0.6648 - val_loss: 0.6266 - val_accuracy: 0.6462
Epoch 126/200
0.6624 - val_loss: 0.6270 - val_accuracy: 0.6439
Epoch 127/200
0.6649 - val_loss: 0.6271 - val_accuracy: 0.6430
Epoch 128/200
0.6645 - val_loss: 0.6315 - val_accuracy: 0.6393
Epoch 129/200
0.6626 - val_loss: 0.6266 - val_accuracy: 0.6457
Epoch 130/200
0.6663 - val_loss: 0.6281 - val_accuracy: 0.6466
Epoch 131/200
0.6672 - val_loss: 0.6264 - val_accuracy: 0.6451
Epoch 132/200
0.6656 - val_loss: 0.6268 - val_accuracy: 0.6476
Epoch 133/200
0.6644 - val_loss: 0.6268 - val_accuracy: 0.6464
Epoch 134/200
0.6657 - val_loss: 0.6266 - val_accuracy: 0.6457
Epoch 135/200
0.6641 - val_loss: 0.6263 - val_accuracy: 0.6493
Epoch 136/200
0.6671 - val_loss: 0.6276 - val_accuracy: 0.6486
Epoch 137/200
0.6678 - val_loss: 0.6276 - val_accuracy: 0.6476
Epoch 138/200
0.6682 - val_loss: 0.6264 - val_accuracy: 0.6497
Epoch 139/200
0.6678 - val_loss: 0.6252 - val_accuracy: 0.6513
Epoch 140/200
```

```
0.6671 - val_loss: 0.6264 - val_accuracy: 0.6462
Epoch 141/200
0.6673 - val_loss: 0.6255 - val_accuracy: 0.6495
Epoch 142/200
0.6667 - val_loss: 0.6292 - val_accuracy: 0.6449
Epoch 143/200
0.6653 - val_loss: 0.6267 - val_accuracy: 0.6474
Epoch 144/200
0.6699 - val_loss: 0.6254 - val_accuracy: 0.6482
Epoch 145/200
0.6680 - val_loss: 0.6248 - val_accuracy: 0.6495
Epoch 146/200
0.6668 - val_loss: 0.6258 - val_accuracy: 0.6474
Epoch 147/200
0.6695 - val_loss: 0.6283 - val_accuracy: 0.6480
Epoch 148/200
0.6668 - val_loss: 0.6256 - val_accuracy: 0.6497
Epoch 149/200
0.6639 - val_loss: 0.6268 - val_accuracy: 0.6528
Epoch 150/200
0.6700 - val_loss: 0.6284 - val_accuracy: 0.6482
Epoch 151/200
0.6689 - val_loss: 0.6272 - val_accuracy: 0.6476
Epoch 152/200
0.6685 - val_loss: 0.6261 - val_accuracy: 0.6482
Epoch 153/200
0.6704 - val_loss: 0.6264 - val_accuracy: 0.6499
Epoch 154/200
0.6691 - val_loss: 0.6281 - val_accuracy: 0.6470
Epoch 155/200
0.6699 - val_loss: 0.6261 - val_accuracy: 0.6493
Epoch 156/200
```

```
0.6690 - val_loss: 0.6252 - val_accuracy: 0.6466
Epoch 157/200
0.6709 - val_loss: 0.6274 - val_accuracy: 0.6478
Epoch 158/200
0.6679 - val_loss: 0.6257 - val_accuracy: 0.6449
Epoch 159/200
0.6690 - val_loss: 0.6243 - val_accuracy: 0.6518
Epoch 160/200
0.6690 - val_loss: 0.6255 - val_accuracy: 0.6513
Epoch 161/200
0.6737 - val_loss: 0.6249 - val_accuracy: 0.6493
Epoch 162/200
0.6738 - val_loss: 0.6255 - val_accuracy: 0.6534
Epoch 163/200
0.6682 - val_loss: 0.6247 - val_accuracy: 0.6505
Epoch 164/200
0.6691 - val_loss: 0.6253 - val_accuracy: 0.6559
Epoch 165/200
0.6706 - val_loss: 0.6246 - val_accuracy: 0.6507
Epoch 166/200
0.6728 - val_loss: 0.6260 - val_accuracy: 0.6480
Epoch 167/200
0.6718 - val_loss: 0.6250 - val_accuracy: 0.6476
Epoch 168/200
0.6720 - val_loss: 0.6259 - val_accuracy: 0.6497
Epoch 169/200
0.6719 - val_loss: 0.6271 - val_accuracy: 0.6491
Epoch 170/200
0.6741 - val_loss: 0.6245 - val_accuracy: 0.6495
Epoch 171/200
0.6752 - val_loss: 0.6237 - val_accuracy: 0.6534
Epoch 172/200
```

```
0.6748 - val_loss: 0.6300 - val_accuracy: 0.6491
Epoch 173/200
0.6702 - val_loss: 0.6241 - val_accuracy: 0.6503
Epoch 174/200
0.6716 - val_loss: 0.6243 - val_accuracy: 0.6522
Epoch 175/200
0.6759 - val_loss: 0.6250 - val_accuracy: 0.6520
Epoch 176/200
0.6767 - val_loss: 0.6271 - val_accuracy: 0.6555
Epoch 177/200
0.6767 - val_loss: 0.6257 - val_accuracy: 0.6513
Epoch 178/200
0.6733 - val_loss: 0.6255 - val_accuracy: 0.6549
Epoch 179/200
0.6756 - val_loss: 0.6249 - val_accuracy: 0.6505
Epoch 180/200
0.6741 - val_loss: 0.6247 - val_accuracy: 0.6542
Epoch 181/200
0.6763 - val_loss: 0.6246 - val_accuracy: 0.6513
Epoch 182/200
0.6695 - val_loss: 0.6235 - val_accuracy: 0.6499
Epoch 183/200
0.6747 - val_loss: 0.6236 - val_accuracy: 0.6540
Epoch 184/200
0.6751 - val_loss: 0.6283 - val_accuracy: 0.6536
Epoch 185/200
0.6735 - val_loss: 0.6337 - val_accuracy: 0.6511
Epoch 186/200
0.6750 - val_loss: 0.6266 - val_accuracy: 0.6524
Epoch 187/200
0.6747 - val_loss: 0.6247 - val_accuracy: 0.6532
Epoch 188/200
```

```
0.6741 - val_loss: 0.6267 - val_accuracy: 0.6532
  Epoch 189/200
  0.6748 - val_loss: 0.6237 - val_accuracy: 0.6495
  Epoch 190/200
  0.6770 - val_loss: 0.6238 - val_accuracy: 0.6538
  Epoch 191/200
  0.6729 - val_loss: 0.6274 - val_accuracy: 0.6501
  Epoch 192/200
  0.6795 - val_loss: 0.6265 - val_accuracy: 0.6515
  Epoch 193/200
  0.6747 - val_loss: 0.6237 - val_accuracy: 0.6538
  Epoch 194/200
  0.6764 - val_loss: 0.6238 - val_accuracy: 0.6584
  Epoch 195/200
  0.6777 - val_loss: 0.6228 - val_accuracy: 0.6563
  Epoch 196/200
  0.6788 - val_loss: 0.6246 - val_accuracy: 0.6571
  Epoch 197/200
  0.6781 - val_loss: 0.6238 - val_accuracy: 0.6505
  Epoch 198/200
  0.6789 - val_loss: 0.6260 - val_accuracy: 0.6580
  Epoch 199/200
  0.6781 - val_loss: 0.6299 - val_accuracy: 0.6522
  Epoch 200/200
  0.6755 - val_loss: 0.6231 - val_accuracy: 0.6553
[46]: <keras.callbacks.History at 0x7fbf2c480b10>
[47]: pd.DataFrame(model.history.history)[['loss','val_loss']].plot()
[47]: <AxesSubplot:>
```



```
[48]: prediction = (model.predict(X_test) >= 0.2).astype('int')
      print("
                  confusion_matrix
                                         ")
      print(confusion_matrix(y_test,prediction))
          confusion_matrix
     [[ 393 2044]
      [ 70 2320]]
[49]: print(classification_report(y_test,prediction))
                   precision
                                 recall f1-score
                                                    support
                0
                         0.85
                                   0.16
                                             0.27
                                                       2437
                1
                         0.53
                                   0.97
                                             0.69
                                                       2390
                                             0.56
                                                       4827
         accuracy
        macro avg
                        0.69
                                   0.57
                                             0.48
                                                       4827
     weighted avg
                         0.69
                                   0.56
                                             0.48
                                                       4827
[50]: model_new = Sequential()
      model_new.add(
      Dense(19, activation='relu')
      model_new.add(Dropout(0.2))
      model_new.add(
```

```
Dense(10, activation='relu')
     model_new.add(Dropout(0.2))
     model_new.add(
     Dense(5, activation='relu')
     model_new.add(Dropout(0.2))
     model_new.add(
     Dense(1, activation='sigmoid')
[51]: model_new.compile(
     optimizer='adam',
     loss='binary_crossentropy',
     metrics=['binary_accuracy']
[52]: model_new.fit(
     X_train,
     y_train,
     epochs=200,
     batch_size=256,
     validation_data=(X_test, y_test),
     callbacks=[early_stop]
     )
    Epoch 1/200
    44/44 [=============== ] - 1s 5ms/step - loss: 0.6963 -
    binary_accuracy: 0.4995 - val_loss: 0.6910 - val_binary_accuracy: 0.5478
    Epoch 2/200
    binary_accuracy: 0.5378 - val_loss: 0.6864 - val_binary_accuracy: 0.5770
    Epoch 3/200
    44/44 [============ ] - Os 3ms/step - loss: 0.6869 -
    binary_accuracy: 0.5564 - val_loss: 0.6818 - val_binary_accuracy: 0.6022
    Epoch 4/200
    44/44 [================= ] - 0s 2ms/step - loss: 0.6835 -
    binary_accuracy: 0.5649 - val_loss: 0.6779 - val_binary_accuracy: 0.6016
    Epoch 5/200
    binary_accuracy: 0.5764 - val_loss: 0.6704 - val_binary_accuracy: 0.6043
    Epoch 6/200
    44/44 [=========== ] - Os 3ms/step - loss: 0.6729 -
    binary_accuracy: 0.5836 - val_loss: 0.6620 - val_binary_accuracy: 0.6053
    Epoch 7/200
    44/44 [============ ] - Os 3ms/step - loss: 0.6682 -
    binary_accuracy: 0.5918 - val_loss: 0.6582 - val_binary_accuracy: 0.6097
```

```
Epoch 8/200
binary_accuracy: 0.5977 - val_loss: 0.6557 - val_binary_accuracy: 0.6076
44/44 [============ ] - Os 3ms/step - loss: 0.6608 -
binary_accuracy: 0.6069 - val_loss: 0.6531 - val_binary_accuracy: 0.6192
Epoch 10/200
44/44 [================ ] - Os 2ms/step - loss: 0.6626 -
binary_accuracy: 0.6062 - val_loss: 0.6520 - val_binary_accuracy: 0.6230
Epoch 11/200
binary_accuracy: 0.6101 - val_loss: 0.6508 - val_binary_accuracy: 0.6211
Epoch 12/200
44/44 [=============== ] - Os 2ms/step - loss: 0.6567 -
binary_accuracy: 0.6156 - val_loss: 0.6501 - val_binary_accuracy: 0.6188
Epoch 13/200
44/44 [=========== ] - Os 2ms/step - loss: 0.6582 -
binary_accuracy: 0.6101 - val_loss: 0.6498 - val_binary_accuracy: 0.6167
Epoch 14/200
44/44 [============ ] - 0s 2ms/step - loss: 0.6548 -
binary_accuracy: 0.6132 - val_loss: 0.6488 - val_binary_accuracy: 0.6184
Epoch 15/200
44/44 [=========== ] - Os 2ms/step - loss: 0.6534 -
binary_accuracy: 0.6161 - val_loss: 0.6483 - val_binary_accuracy: 0.6163
Epoch 16/200
binary_accuracy: 0.6178 - val_loss: 0.6465 - val_binary_accuracy: 0.6240
Epoch 17/200
44/44 [=============== ] - Os 2ms/step - loss: 0.6513 -
binary_accuracy: 0.6172 - val_loss: 0.6454 - val_binary_accuracy: 0.6244
Epoch 18/200
binary_accuracy: 0.6215 - val_loss: 0.6452 - val_binary_accuracy: 0.6203
Epoch 19/200
44/44 [============ ] - 0s 3ms/step - loss: 0.6471 -
binary_accuracy: 0.6233 - val_loss: 0.6432 - val_binary_accuracy: 0.6242
Epoch 20/200
44/44 [================= ] - Os 3ms/step - loss: 0.6474 -
binary_accuracy: 0.6194 - val_loss: 0.6443 - val_binary_accuracy: 0.6186
Epoch 21/200
binary_accuracy: 0.6196 - val_loss: 0.6427 - val_binary_accuracy: 0.6254
binary_accuracy: 0.6237 - val_loss: 0.6430 - val_binary_accuracy: 0.6227
Epoch 23/200
binary_accuracy: 0.6218 - val_loss: 0.6424 - val_binary_accuracy: 0.6209
```

```
Epoch 24/200
binary_accuracy: 0.6267 - val_loss: 0.6404 - val_binary_accuracy: 0.6269
44/44 [============= ] - Os 2ms/step - loss: 0.6446 -
binary_accuracy: 0.6267 - val_loss: 0.6408 - val_binary_accuracy: 0.6263
Epoch 26/200
44/44 [================ ] - Os 3ms/step - loss: 0.6433 -
binary_accuracy: 0.6231 - val_loss: 0.6404 - val_binary_accuracy: 0.6248
Epoch 27/200
binary_accuracy: 0.6323 - val_loss: 0.6407 - val_binary_accuracy: 0.6256
Epoch 28/200
44/44 [============== ] - Os 2ms/step - loss: 0.6441 -
binary_accuracy: 0.6253 - val_loss: 0.6411 - val_binary_accuracy: 0.6248
Epoch 29/200
44/44 [=========== ] - Os 3ms/step - loss: 0.6406 -
binary_accuracy: 0.6306 - val_loss: 0.6380 - val_binary_accuracy: 0.6308
Epoch 30/200
44/44 [============ ] - 0s 3ms/step - loss: 0.6422 -
binary_accuracy: 0.6202 - val_loss: 0.6388 - val_binary_accuracy: 0.6283
Epoch 31/200
44/44 [========== ] - Os 2ms/step - loss: 0.6455 -
binary_accuracy: 0.6231 - val_loss: 0.6392 - val_binary_accuracy: 0.6306
Epoch 32/200
44/44 [============ ] - Os 3ms/step - loss: 0.6413 -
binary_accuracy: 0.6273 - val_loss: 0.6377 - val_binary_accuracy: 0.6302
Epoch 33/200
44/44 [============== ] - Os 3ms/step - loss: 0.6387 -
binary_accuracy: 0.6353 - val_loss: 0.6373 - val_binary_accuracy: 0.6312
Epoch 34/200
44/44 [============== ] - Os 3ms/step - loss: 0.6401 -
binary_accuracy: 0.6294 - val_loss: 0.6368 - val_binary_accuracy: 0.6302
Epoch 35/200
44/44 [============ ] - 0s 3ms/step - loss: 0.6409 -
binary_accuracy: 0.6318 - val_loss: 0.6372 - val_binary_accuracy: 0.6267
Epoch 36/200
44/44 [================ ] - Os 3ms/step - loss: 0.6372 -
binary_accuracy: 0.6371 - val_loss: 0.6371 - val_binary_accuracy: 0.6300
Epoch 37/200
binary_accuracy: 0.6351 - val_loss: 0.6359 - val_binary_accuracy: 0.6312
binary_accuracy: 0.6330 - val_loss: 0.6356 - val_binary_accuracy: 0.6298
Epoch 39/200
binary_accuracy: 0.6354 - val_loss: 0.6356 - val_binary_accuracy: 0.6343
```

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Epoch 40/200
binary_accuracy: 0.6272 - val_loss: 0.6361 - val_binary_accuracy: 0.6317
44/44 [============ ] - Os 3ms/step - loss: 0.6356 -
binary_accuracy: 0.6343 - val_loss: 0.6347 - val_binary_accuracy: 0.6312
Epoch 42/200
44/44 [================= ] - Os 3ms/step - loss: 0.6363 -
binary_accuracy: 0.6326 - val_loss: 0.6352 - val_binary_accuracy: 0.6368
Epoch 43/200
binary_accuracy: 0.6355 - val_loss: 0.6353 - val_binary_accuracy: 0.6302
Epoch 44/200
44/44 [============== ] - Os 2ms/step - loss: 0.6345 -
binary_accuracy: 0.6391 - val_loss: 0.6337 - val_binary_accuracy: 0.6327
Epoch 45/200
44/44 [=========== ] - Os 2ms/step - loss: 0.6351 -
binary_accuracy: 0.6346 - val_loss: 0.6337 - val_binary_accuracy: 0.6327
Epoch 46/200
44/44 [============= ] - 0s 3ms/step - loss: 0.6330 -
binary_accuracy: 0.6408 - val_loss: 0.6333 - val_binary_accuracy: 0.6379
Epoch 47/200
44/44 [=========== ] - Os 3ms/step - loss: 0.6367 -
binary_accuracy: 0.6357 - val_loss: 0.6331 - val_binary_accuracy: 0.6360
Epoch 48/200
44/44 [============ ] - Os 3ms/step - loss: 0.6351 -
binary_accuracy: 0.6394 - val_loss: 0.6332 - val_binary_accuracy: 0.6375
Epoch 49/200
44/44 [============== ] - Os 3ms/step - loss: 0.6340 -
binary_accuracy: 0.6420 - val_loss: 0.6322 - val_binary_accuracy: 0.6391
Epoch 50/200
binary_accuracy: 0.6430 - val_loss: 0.6320 - val_binary_accuracy: 0.6387
Epoch 51/200
44/44 [============ ] - 0s 3ms/step - loss: 0.6345 -
binary_accuracy: 0.6359 - val_loss: 0.6318 - val_binary_accuracy: 0.6401
Epoch 52/200
44/44 [================ ] - Os 3ms/step - loss: 0.6339 -
binary_accuracy: 0.6394 - val_loss: 0.6313 - val_binary_accuracy: 0.6406
Epoch 53/200
binary_accuracy: 0.6406 - val_loss: 0.6321 - val_binary_accuracy: 0.6356
binary_accuracy: 0.6370 - val_loss: 0.6316 - val_binary_accuracy: 0.6383
Epoch 55/200
binary_accuracy: 0.6391 - val_loss: 0.6311 - val_binary_accuracy: 0.6387
```

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Epoch 56/200
binary_accuracy: 0.6454 - val_loss: 0.6316 - val_binary_accuracy: 0.6395
Epoch 57/200
44/44 [============ ] - Os 2ms/step - loss: 0.6331 -
binary_accuracy: 0.6389 - val_loss: 0.6302 - val_binary_accuracy: 0.6410
Epoch 58/200
44/44 [================ ] - Os 3ms/step - loss: 0.6313 -
binary_accuracy: 0.6483 - val_loss: 0.6308 - val_binary_accuracy: 0.6391
Epoch 59/200
binary_accuracy: 0.6441 - val_loss: 0.6315 - val_binary_accuracy: 0.6385
Epoch 60/200
44/44 [============== ] - Os 2ms/step - loss: 0.6301 -
binary_accuracy: 0.6449 - val_loss: 0.6301 - val_binary_accuracy: 0.6412
Epoch 61/200
44/44 [=========== ] - Os 3ms/step - loss: 0.6323 -
binary_accuracy: 0.6414 - val_loss: 0.6303 - val_binary_accuracy: 0.6408
Epoch 62/200
44/44 [============= ] - 0s 2ms/step - loss: 0.6310 -
binary_accuracy: 0.6467 - val_loss: 0.6298 - val_binary_accuracy: 0.6393
Epoch 63/200
44/44 [=========== ] - Os 3ms/step - loss: 0.6309 -
binary_accuracy: 0.6428 - val_loss: 0.6295 - val_binary_accuracy: 0.6414
Epoch 64/200
44/44 [============ ] - Os 2ms/step - loss: 0.6283 -
binary_accuracy: 0.6476 - val_loss: 0.6285 - val_binary_accuracy: 0.6455
Epoch 65/200
44/44 [=============== ] - Os 3ms/step - loss: 0.6279 -
binary_accuracy: 0.6458 - val_loss: 0.6287 - val_binary_accuracy: 0.6389
Epoch 66/200
44/44 [=============== ] - Os 3ms/step - loss: 0.6274 -
binary_accuracy: 0.6496 - val_loss: 0.6301 - val_binary_accuracy: 0.6428
Epoch 67/200
44/44 [============= ] - 0s 3ms/step - loss: 0.6282 -
binary_accuracy: 0.6524 - val_loss: 0.6282 - val_binary_accuracy: 0.6433
Epoch 68/200
44/44 [================= ] - Os 2ms/step - loss: 0.6268 -
binary_accuracy: 0.6473 - val_loss: 0.6277 - val_binary_accuracy: 0.6433
Epoch 69/200
binary_accuracy: 0.6442 - val_loss: 0.6276 - val_binary_accuracy: 0.6414
binary_accuracy: 0.6449 - val_loss: 0.6278 - val_binary_accuracy: 0.6383
Epoch 71/200
binary_accuracy: 0.6477 - val_loss: 0.6282 - val_binary_accuracy: 0.6468
```

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Epoch 72/200
binary_accuracy: 0.6509 - val_loss: 0.6282 - val_binary_accuracy: 0.6445
Epoch 73/200
44/44 [============= ] - Os 2ms/step - loss: 0.6293 -
binary_accuracy: 0.6501 - val_loss: 0.6274 - val_binary_accuracy: 0.6462
Epoch 74/200
44/44 [================= ] - Os 3ms/step - loss: 0.6287 -
binary_accuracy: 0.6461 - val_loss: 0.6276 - val_binary_accuracy: 0.6474
Epoch 75/200
binary_accuracy: 0.6482 - val_loss: 0.6267 - val_binary_accuracy: 0.6464
Epoch 76/200
44/44 [=============== ] - 0s 2ms/step - loss: 0.6286 -
binary_accuracy: 0.6457 - val_loss: 0.6268 - val_binary_accuracy: 0.6457
Epoch 77/200
44/44 [=========== ] - Os 3ms/step - loss: 0.6279 -
binary_accuracy: 0.6487 - val_loss: 0.6280 - val_binary_accuracy: 0.6451
Epoch 78/200
44/44 [============= ] - 0s 3ms/step - loss: 0.6264 -
binary_accuracy: 0.6497 - val_loss: 0.6262 - val_binary_accuracy: 0.6422
Epoch 79/200
44/44 [============ ] - Os 3ms/step - loss: 0.6273 -
binary_accuracy: 0.6491 - val_loss: 0.6273 - val_binary_accuracy: 0.6435
Epoch 80/200
44/44 [============ ] - Os 2ms/step - loss: 0.6253 -
binary_accuracy: 0.6514 - val_loss: 0.6253 - val_binary_accuracy: 0.6462
Epoch 81/200
44/44 [=============== ] - Os 2ms/step - loss: 0.6264 -
binary_accuracy: 0.6521 - val_loss: 0.6256 - val_binary_accuracy: 0.6503
Epoch 82/200
44/44 [============== ] - Os 3ms/step - loss: 0.6262 -
binary_accuracy: 0.6496 - val_loss: 0.6263 - val_binary_accuracy: 0.6466
Epoch 83/200
44/44 [============ ] - 0s 3ms/step - loss: 0.6245 -
binary_accuracy: 0.6477 - val_loss: 0.6252 - val_binary_accuracy: 0.6489
Epoch 84/200
44/44 [================= ] - Os 3ms/step - loss: 0.6239 -
binary_accuracy: 0.6486 - val_loss: 0.6256 - val_binary_accuracy: 0.6437
Epoch 85/200
binary_accuracy: 0.6474 - val_loss: 0.6262 - val_binary_accuracy: 0.6447
binary_accuracy: 0.6455 - val_loss: 0.6249 - val_binary_accuracy: 0.6480
Epoch 87/200
binary_accuracy: 0.6522 - val_loss: 0.6249 - val_binary_accuracy: 0.6474
```

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Epoch 88/200
binary_accuracy: 0.6512 - val_loss: 0.6255 - val_binary_accuracy: 0.6447
44/44 [============= ] - Os 2ms/step - loss: 0.6237 -
binary_accuracy: 0.6481 - val_loss: 0.6245 - val_binary_accuracy: 0.6495
Epoch 90/200
44/44 [================ ] - Os 3ms/step - loss: 0.6229 -
binary_accuracy: 0.6559 - val_loss: 0.6251 - val_binary_accuracy: 0.6489
Epoch 91/200
binary_accuracy: 0.6509 - val_loss: 0.6246 - val_binary_accuracy: 0.6462
Epoch 92/200
44/44 [============== ] - Os 3ms/step - loss: 0.6268 -
binary_accuracy: 0.6536 - val_loss: 0.6243 - val_binary_accuracy: 0.6478
Epoch 93/200
44/44 [=========== ] - Os 3ms/step - loss: 0.6256 -
binary_accuracy: 0.6515 - val_loss: 0.6247 - val_binary_accuracy: 0.6495
Epoch 94/200
44/44 [============= ] - 0s 3ms/step - loss: 0.6221 -
binary_accuracy: 0.6544 - val_loss: 0.6242 - val_binary_accuracy: 0.6478
Epoch 95/200
44/44 [========== ] - Os 3ms/step - loss: 0.6226 -
binary_accuracy: 0.6516 - val_loss: 0.6245 - val_binary_accuracy: 0.6511
Epoch 96/200
44/44 [=========== ] - Os 3ms/step - loss: 0.6244 -
binary_accuracy: 0.6511 - val_loss: 0.6242 - val_binary_accuracy: 0.6472
Epoch 97/200
44/44 [=============== ] - 0s 3ms/step - loss: 0.6236 -
binary_accuracy: 0.6518 - val_loss: 0.6242 - val_binary_accuracy: 0.6480
Epoch 98/200
44/44 [=========== ] - Os 2ms/step - loss: 0.6216 -
binary_accuracy: 0.6554 - val_loss: 0.6239 - val_binary_accuracy: 0.6474
Epoch 99/200
44/44 [============ ] - 0s 3ms/step - loss: 0.6204 -
binary_accuracy: 0.6579 - val_loss: 0.6232 - val_binary_accuracy: 0.6472
Epoch 100/200
44/44 [================= ] - Os 3ms/step - loss: 0.6214 -
binary_accuracy: 0.6536 - val_loss: 0.6236 - val_binary_accuracy: 0.6524
Epoch 101/200
binary_accuracy: 0.6476 - val_loss: 0.6236 - val_binary_accuracy: 0.6526
binary_accuracy: 0.6552 - val_loss: 0.6227 - val_binary_accuracy: 0.6549
Epoch 103/200
binary_accuracy: 0.6581 - val_loss: 0.6240 - val_binary_accuracy: 0.6466
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Epoch 104/200
binary_accuracy: 0.6565 - val_loss: 0.6229 - val_binary_accuracy: 0.6540
Epoch 105/200
44/44 [============ ] - Os 3ms/step - loss: 0.6214 -
binary_accuracy: 0.6528 - val_loss: 0.6232 - val_binary_accuracy: 0.6536
Epoch 106/200
44/44 [================= ] - Os 3ms/step - loss: 0.6212 -
binary_accuracy: 0.6541 - val_loss: 0.6232 - val_binary_accuracy: 0.6509
Epoch 107/200
binary_accuracy: 0.6557 - val_loss: 0.6227 - val_binary_accuracy: 0.6538
Epoch 108/200
44/44 [=============== ] - Os 2ms/step - loss: 0.6193 -
binary_accuracy: 0.6531 - val_loss: 0.6232 - val_binary_accuracy: 0.6476
Epoch 109/200
44/44 [=========== ] - Os 3ms/step - loss: 0.6220 -
binary_accuracy: 0.6508 - val_loss: 0.6222 - val_binary_accuracy: 0.6526
Epoch 110/200
44/44 [============= ] - 0s 3ms/step - loss: 0.6217 -
binary_accuracy: 0.6533 - val_loss: 0.6230 - val_binary_accuracy: 0.6491
Epoch 111/200
44/44 [============= ] - Os 3ms/step - loss: 0.6187 -
binary_accuracy: 0.6539 - val_loss: 0.6221 - val_binary_accuracy: 0.6544
Epoch 112/200
binary_accuracy: 0.6598 - val_loss: 0.6220 - val_binary_accuracy: 0.6511
Epoch 113/200
44/44 [=============== ] - Os 3ms/step - loss: 0.6204 -
binary_accuracy: 0.6560 - val_loss: 0.6225 - val_binary_accuracy: 0.6538
Epoch 114/200
44/44 [=========== ] - Os 3ms/step - loss: 0.6191 -
binary_accuracy: 0.6591 - val_loss: 0.6220 - val_binary_accuracy: 0.6518
Epoch 115/200
44/44 [============= ] - 0s 2ms/step - loss: 0.6219 -
binary_accuracy: 0.6594 - val_loss: 0.6228 - val_binary_accuracy: 0.6528
Epoch 116/200
44/44 [================ ] - Os 3ms/step - loss: 0.6183 -
binary_accuracy: 0.6563 - val_loss: 0.6219 - val_binary_accuracy: 0.6520
Epoch 117/200
binary_accuracy: 0.6610 - val_loss: 0.6220 - val_binary_accuracy: 0.6526
binary_accuracy: 0.6606 - val_loss: 0.6207 - val_binary_accuracy: 0.6540
Epoch 119/200
binary_accuracy: 0.6516 - val_loss: 0.6215 - val_binary_accuracy: 0.6526
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Epoch 120/200
binary_accuracy: 0.6557 - val_loss: 0.6221 - val_binary_accuracy: 0.6530
Epoch 121/200
44/44 [============ ] - Os 3ms/step - loss: 0.6209 -
binary_accuracy: 0.6552 - val_loss: 0.6212 - val_binary_accuracy: 0.6565
Epoch 122/200
44/44 [================ ] - Os 3ms/step - loss: 0.6195 -
binary_accuracy: 0.6556 - val_loss: 0.6211 - val_binary_accuracy: 0.6544
Epoch 123/200
binary_accuracy: 0.6603 - val_loss: 0.6202 - val_binary_accuracy: 0.6563
Epoch 124/200
44/44 [=============== ] - Os 3ms/step - loss: 0.6196 -
binary_accuracy: 0.6561 - val_loss: 0.6200 - val_binary_accuracy: 0.6528
Epoch 125/200
44/44 [=========== ] - Os 3ms/step - loss: 0.6177 -
binary_accuracy: 0.6568 - val_loss: 0.6196 - val_binary_accuracy: 0.6569
Epoch 126/200
44/44 [============= ] - 0s 3ms/step - loss: 0.6216 -
binary_accuracy: 0.6557 - val_loss: 0.6202 - val_binary_accuracy: 0.6569
Epoch 127/200
44/44 [============ ] - Os 3ms/step - loss: 0.6175 -
binary_accuracy: 0.6592 - val_loss: 0.6200 - val_binary_accuracy: 0.6528
Epoch 128/200
44/44 [============= ] - Os 3ms/step - loss: 0.6189 -
binary_accuracy: 0.6569 - val_loss: 0.6199 - val_binary_accuracy: 0.6565
Epoch 129/200
44/44 [=============== ] - Os 3ms/step - loss: 0.6155 -
binary_accuracy: 0.6562 - val_loss: 0.6201 - val_binary_accuracy: 0.6551
Epoch 130/200
binary_accuracy: 0.6620 - val_loss: 0.6203 - val_binary_accuracy: 0.6573
Epoch 131/200
44/44 [============= ] - 0s 3ms/step - loss: 0.6195 -
binary_accuracy: 0.6596 - val_loss: 0.6198 - val_binary_accuracy: 0.6540
Epoch 132/200
44/44 [================ ] - Os 3ms/step - loss: 0.6195 -
binary_accuracy: 0.6555 - val_loss: 0.6204 - val_binary_accuracy: 0.6578
Epoch 133/200
binary_accuracy: 0.6593 - val_loss: 0.6194 - val_binary_accuracy: 0.6540
binary_accuracy: 0.6611 - val_loss: 0.6205 - val_binary_accuracy: 0.6495
Epoch 135/200
binary_accuracy: 0.6610 - val_loss: 0.6199 - val_binary_accuracy: 0.6549
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Epoch 136/200
binary_accuracy: 0.6607 - val_loss: 0.6190 - val_binary_accuracy: 0.6580
Epoch 137/200
44/44 [============= ] - Os 3ms/step - loss: 0.6199 -
binary_accuracy: 0.6545 - val_loss: 0.6186 - val_binary_accuracy: 0.6526
Epoch 138/200
44/44 [================ ] - Os 3ms/step - loss: 0.6199 -
binary_accuracy: 0.6607 - val_loss: 0.6193 - val_binary_accuracy: 0.6555
Epoch 139/200
binary_accuracy: 0.6623 - val_loss: 0.6187 - val_binary_accuracy: 0.6573
Epoch 140/200
44/44 [============== ] - Os 3ms/step - loss: 0.6124 -
binary_accuracy: 0.6647 - val_loss: 0.6184 - val_binary_accuracy: 0.6588
Epoch 141/200
44/44 [=========== ] - Os 3ms/step - loss: 0.6187 -
binary_accuracy: 0.6582 - val_loss: 0.6186 - val_binary_accuracy: 0.6586
Epoch 142/200
44/44 [============= ] - 0s 2ms/step - loss: 0.6200 -
binary_accuracy: 0.6555 - val_loss: 0.6187 - val_binary_accuracy: 0.6571
Epoch 143/200
44/44 [============ ] - Os 3ms/step - loss: 0.6169 -
binary_accuracy: 0.6586 - val_loss: 0.6190 - val_binary_accuracy: 0.6547
Epoch 144/200
44/44 [============= ] - Os 2ms/step - loss: 0.6162 -
binary_accuracy: 0.6625 - val_loss: 0.6183 - val_binary_accuracy: 0.6561
Epoch 145/200
44/44 [=============== ] - Os 3ms/step - loss: 0.6172 -
binary_accuracy: 0.6608 - val_loss: 0.6183 - val_binary_accuracy: 0.6588
Epoch 146/200
binary_accuracy: 0.6584 - val_loss: 0.6188 - val_binary_accuracy: 0.6549
Epoch 147/200
44/44 [============= ] - 0s 3ms/step - loss: 0.6172 -
binary_accuracy: 0.6577 - val_loss: 0.6180 - val_binary_accuracy: 0.6578
Epoch 148/200
44/44 [================= ] - Os 2ms/step - loss: 0.6172 -
binary_accuracy: 0.6606 - val_loss: 0.6179 - val_binary_accuracy: 0.6567
Epoch 149/200
binary_accuracy: 0.6608 - val_loss: 0.6187 - val_binary_accuracy: 0.6563
binary_accuracy: 0.6666 - val_loss: 0.6188 - val_binary_accuracy: 0.6559
Epoch 151/200
binary_accuracy: 0.6591 - val_loss: 0.6187 - val_binary_accuracy: 0.6573
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Epoch 152/200
binary_accuracy: 0.6597 - val_loss: 0.6194 - val_binary_accuracy: 0.6571
Epoch 153/200
44/44 [============ ] - Os 3ms/step - loss: 0.6174 -
binary_accuracy: 0.6561 - val_loss: 0.6196 - val_binary_accuracy: 0.6563
Epoch 154/200
44/44 [================ ] - Os 3ms/step - loss: 0.6170 -
binary_accuracy: 0.6573 - val_loss: 0.6178 - val_binary_accuracy: 0.6625
Epoch 155/200
binary_accuracy: 0.6640 - val_loss: 0.6195 - val_binary_accuracy: 0.6561
Epoch 156/200
44/44 [=============== ] - Os 3ms/step - loss: 0.6132 -
binary_accuracy: 0.6623 - val_loss: 0.6194 - val_binary_accuracy: 0.6578
Epoch 157/200
44/44 [=========== ] - Os 2ms/step - loss: 0.6145 -
binary_accuracy: 0.6618 - val_loss: 0.6185 - val_binary_accuracy: 0.6569
Epoch 158/200
44/44 [============= ] - 0s 3ms/step - loss: 0.6185 -
binary_accuracy: 0.6631 - val_loss: 0.6176 - val_binary_accuracy: 0.6559
Epoch 159/200
44/44 [=========== ] - Os 3ms/step - loss: 0.6139 -
binary_accuracy: 0.6643 - val_loss: 0.6174 - val_binary_accuracy: 0.6578
Epoch 160/200
44/44 [============ ] - Os 3ms/step - loss: 0.6150 -
binary_accuracy: 0.6654 - val_loss: 0.6173 - val_binary_accuracy: 0.6623
Epoch 161/200
44/44 [============== ] - Os 3ms/step - loss: 0.6175 -
binary_accuracy: 0.6573 - val_loss: 0.6194 - val_binary_accuracy: 0.6547
Epoch 162/200
binary_accuracy: 0.6648 - val_loss: 0.6172 - val_binary_accuracy: 0.6598
Epoch 163/200
44/44 [============= ] - 0s 2ms/step - loss: 0.6154 -
binary_accuracy: 0.6586 - val_loss: 0.6179 - val_binary_accuracy: 0.6588
Epoch 164/200
44/44 [================ ] - Os 3ms/step - loss: 0.6161 -
binary_accuracy: 0.6603 - val_loss: 0.6172 - val_binary_accuracy: 0.6609
Epoch 165/200
binary_accuracy: 0.6630 - val_loss: 0.6169 - val_binary_accuracy: 0.6642
binary_accuracy: 0.6645 - val_loss: 0.6166 - val_binary_accuracy: 0.6617
Epoch 167/200
binary_accuracy: 0.6655 - val_loss: 0.6182 - val_binary_accuracy: 0.6605
```

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Epoch 168/200
binary_accuracy: 0.6626 - val_loss: 0.6170 - val_binary_accuracy: 0.6619
Epoch 169/200
44/44 [============= ] - Os 3ms/step - loss: 0.6119 -
binary_accuracy: 0.6648 - val_loss: 0.6162 - val_binary_accuracy: 0.6646
Epoch 170/200
44/44 [================ ] - Os 3ms/step - loss: 0.6157 -
binary_accuracy: 0.6612 - val_loss: 0.6172 - val_binary_accuracy: 0.6609
Epoch 171/200
binary_accuracy: 0.6650 - val_loss: 0.6168 - val_binary_accuracy: 0.6615
Epoch 172/200
44/44 [============== ] - Os 3ms/step - loss: 0.6137 -
binary_accuracy: 0.6671 - val_loss: 0.6158 - val_binary_accuracy: 0.6648
Epoch 173/200
44/44 [=========== ] - Os 3ms/step - loss: 0.6102 -
binary_accuracy: 0.6670 - val_loss: 0.6169 - val_binary_accuracy: 0.6625
Epoch 174/200
44/44 [============ ] - 0s 3ms/step - loss: 0.6148 -
binary_accuracy: 0.6627 - val_loss: 0.6166 - val_binary_accuracy: 0.6652
Epoch 175/200
44/44 [=========== ] - Os 3ms/step - loss: 0.6111 -
binary_accuracy: 0.6718 - val_loss: 0.6166 - val_binary_accuracy: 0.6611
Epoch 176/200
44/44 [============= ] - Os 3ms/step - loss: 0.6110 -
binary_accuracy: 0.6616 - val_loss: 0.6165 - val_binary_accuracy: 0.6596
Epoch 177/200
44/44 [============== ] - Os 3ms/step - loss: 0.6131 -
binary_accuracy: 0.6655 - val_loss: 0.6159 - val_binary_accuracy: 0.6596
Epoch 178/200
44/44 [============== ] - Os 3ms/step - loss: 0.6134 -
binary_accuracy: 0.6666 - val_loss: 0.6157 - val_binary_accuracy: 0.6646
Epoch 179/200
44/44 [============ ] - 0s 3ms/step - loss: 0.6142 -
binary_accuracy: 0.6700 - val_loss: 0.6156 - val_binary_accuracy: 0.6621
Epoch 180/200
44/44 [================ ] - Os 3ms/step - loss: 0.6101 -
binary_accuracy: 0.6671 - val_loss: 0.6159 - val_binary_accuracy: 0.6631
Epoch 181/200
binary_accuracy: 0.6680 - val_loss: 0.6157 - val_binary_accuracy: 0.6615
binary_accuracy: 0.6652 - val_loss: 0.6169 - val_binary_accuracy: 0.6642
Epoch 183/200
binary_accuracy: 0.6696 - val_loss: 0.6151 - val_binary_accuracy: 0.6654
```

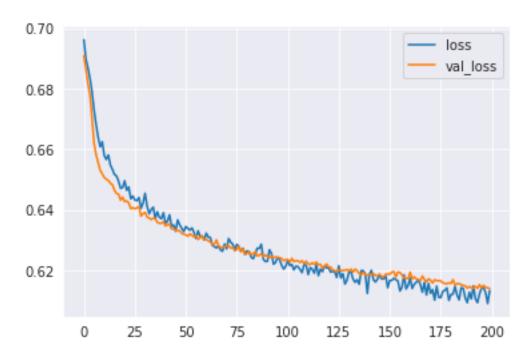
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Epoch 184/200
binary_accuracy: 0.6645 - val_loss: 0.6156 - val_binary_accuracy: 0.6692
Epoch 185/200
44/44 [============ ] - Os 3ms/step - loss: 0.6103 -
binary_accuracy: 0.6643 - val_loss: 0.6156 - val_binary_accuracy: 0.6667
Epoch 186/200
44/44 [================ ] - Os 3ms/step - loss: 0.6143 -
binary_accuracy: 0.6643 - val_loss: 0.6153 - val_binary_accuracy: 0.6681
Epoch 187/200
binary_accuracy: 0.6679 - val_loss: 0.6150 - val_binary_accuracy: 0.6658
Epoch 188/200
44/44 [============== ] - Os 3ms/step - loss: 0.6109 -
binary_accuracy: 0.6690 - val_loss: 0.6149 - val_binary_accuracy: 0.6658
Epoch 189/200
44/44 [=========== ] - Os 3ms/step - loss: 0.6094 -
binary_accuracy: 0.6678 - val_loss: 0.6142 - val_binary_accuracy: 0.6689
Epoch 190/200
44/44 [============ ] - 0s 3ms/step - loss: 0.6128 -
binary_accuracy: 0.6658 - val_loss: 0.6147 - val_binary_accuracy: 0.6669
Epoch 191/200
44/44 [========== ] - Os 3ms/step - loss: 0.6106 -
binary_accuracy: 0.6678 - val_loss: 0.6143 - val_binary_accuracy: 0.6671
Epoch 192/200
44/44 [============== ] - Os 3ms/step - loss: 0.6149 -
binary_accuracy: 0.6626 - val_loss: 0.6141 - val_binary_accuracy: 0.6671
Epoch 193/200
44/44 [=============== ] - Os 3ms/step - loss: 0.6106 -
binary_accuracy: 0.6687 - val_loss: 0.6147 - val_binary_accuracy: 0.6694
Epoch 194/200
binary_accuracy: 0.6701 - val_loss: 0.6141 - val_binary_accuracy: 0.6663
Epoch 195/200
44/44 [============= ] - 0s 3ms/step - loss: 0.6122 -
binary_accuracy: 0.6681 - val_loss: 0.6153 - val_binary_accuracy: 0.6679
Epoch 196/200
44/44 [================ ] - Os 3ms/step - loss: 0.6141 -
binary_accuracy: 0.6629 - val_loss: 0.6142 - val_binary_accuracy: 0.6692
Epoch 197/200
binary_accuracy: 0.6647 - val_loss: 0.6151 - val_binary_accuracy: 0.6671
binary_accuracy: 0.6662 - val_loss: 0.6144 - val_binary_accuracy: 0.6658
Epoch 199/200
binary_accuracy: 0.6683 - val_loss: 0.6142 - val_binary_accuracy: 0.6646
```

```
Epoch 200/200
```

[52]: <keras.callbacks.History at 0x7fbefc396b50>

```
[53]: pd.DataFrame(model_new.history.history)[['loss','val_loss']].plot()
```

[53]: <AxesSubplot:>



0.0.6 model accuracy

```
[54]: predictions_new = (model_new.predict(X_test) >= 0.2).astype('int')
print(" confusion_matrix ")
print(confusion_matrix(y_test,predictions_new))
```

confusion_matrix [[286 2151] [35 2355]]

[55]: print(classification_report(y_test,predictions_new))

```
precision recall f1-score support
0 0.89 0.12 0.21 2437
```

1	0.52	0.99	0.68	2390
accuracy			0.55	4827
macro avg	0.71	0.55	0.45	4827
weighted avg	0.71	0.55	0.44	4827