Name: SHAO Zhihao SID: 20582729

Email: <a href="mailto:zshaoac@connect.ust.hk">zshaoac@connect.ust.hk</a>

# Peer Review on Group 3

### • Summary of the report

The project used a variety of machine learning algorithms to predict the defaulting behavior of loan applicants with the dataset provided by Kaggle and compared the advantages and disadvantages of different algorithm.

Classification methods used in this project:

- 1. Naïve Bayes
- 2. AdaBoost
- 3. Stochastic Gradient Descent
- 4. Light GBM

## • Strengths of the report:

The project applied many models, aiming at a higher score. And they used feature importance to support their predictor selection.

## • Weakness of the report:

The data preprocessing step and afterwards analysis of different models were not emphasized in this report.

## • Evaluation on quality of writing - 4:

The report was written clearly. The data preprocessing step and afterwards analysis of different models were not emphasized in this report. And the overall style was plain, which makes it sometimes hard for people to catch the key points.

#### • Evaluation on presentation - 5:

The presentation was easy to follow. The interpretation of some representative predictors was clearly explained. And the advantages and disadvantages of each model were demonstrated in detail.

#### • Evaluation on creativity - 4:

Some novel machine learning methods like SGD that were not introduced in the lectures sound interesting for me.

#### • Confidence on your assessment - 2: