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import pandas as pd
from sklearn.model_selection import train_test_split
from sklearn.preprocessing import StandardScaler
from sklearn.linear_model import LogisticRegression
from sklearn.ensemble import RandomForestClassifier
from sklearn.metrics import classification_report, roc_auc_score

# Load dataset
df = pd.read_csv("credit_data.csv")

# Features & target
X = df.drop("Creditworthy", axis=1)
y = df["Creditworthy"]

# Train-test split
X_train, X_test, y_train, y_test = train_test_split(X, y, test_size=0.3, random_state=42)

# Scale features
scaler = StandardScaler()
X_train_scaled = scaler.fit_transform(X_train)
X_test_scaled = scaler.transform(X_test)

# Logistic Regression
log_reg = LogisticRegression()
log_reg.fit(X_train_scaled, y_train)
y_pred_lr = log_reg.predict(X_test_scaled)
print("Logistic Regression:")
print(classification_report(y_test, y_pred_lr))
print("ROC-AUC:", roc_auc_score(y_test, log_reg.predict_proba(X_test_scaled)[:,1]))

# Random Forest
rf = RandomForestClassifier(n_estimators=100, random_state=42)
rf.fit(X_train, y_train)
y_pred_rf = rf.predict(X_test)
print("Random Forest:")
print(classification_report(y_test, y_pred_rf))
print("ROC-AUC:", roc_auc_score(y_test, rf.predict_proba(X_test)[:,1]))
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