

Reporte de Validación

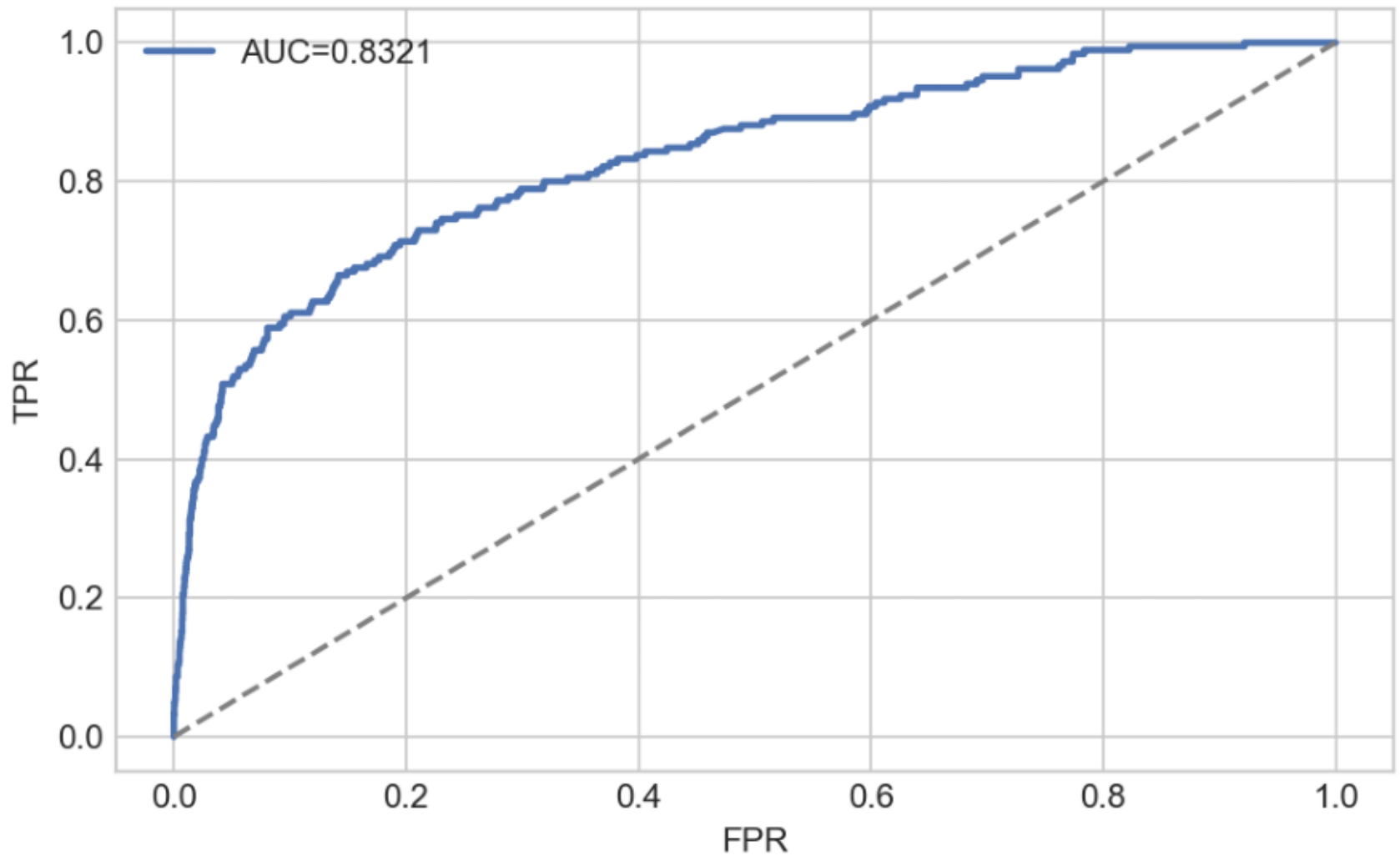
Validación del Modelo
WOE Logistic Regression

Modelo: woe_logistic_regression.pkl
Features: 120
AUC ROC: —
PR AUC: 0.3749
Gini: 0.6643
KS (continuo): 0.5233
Threshold óptimo: —

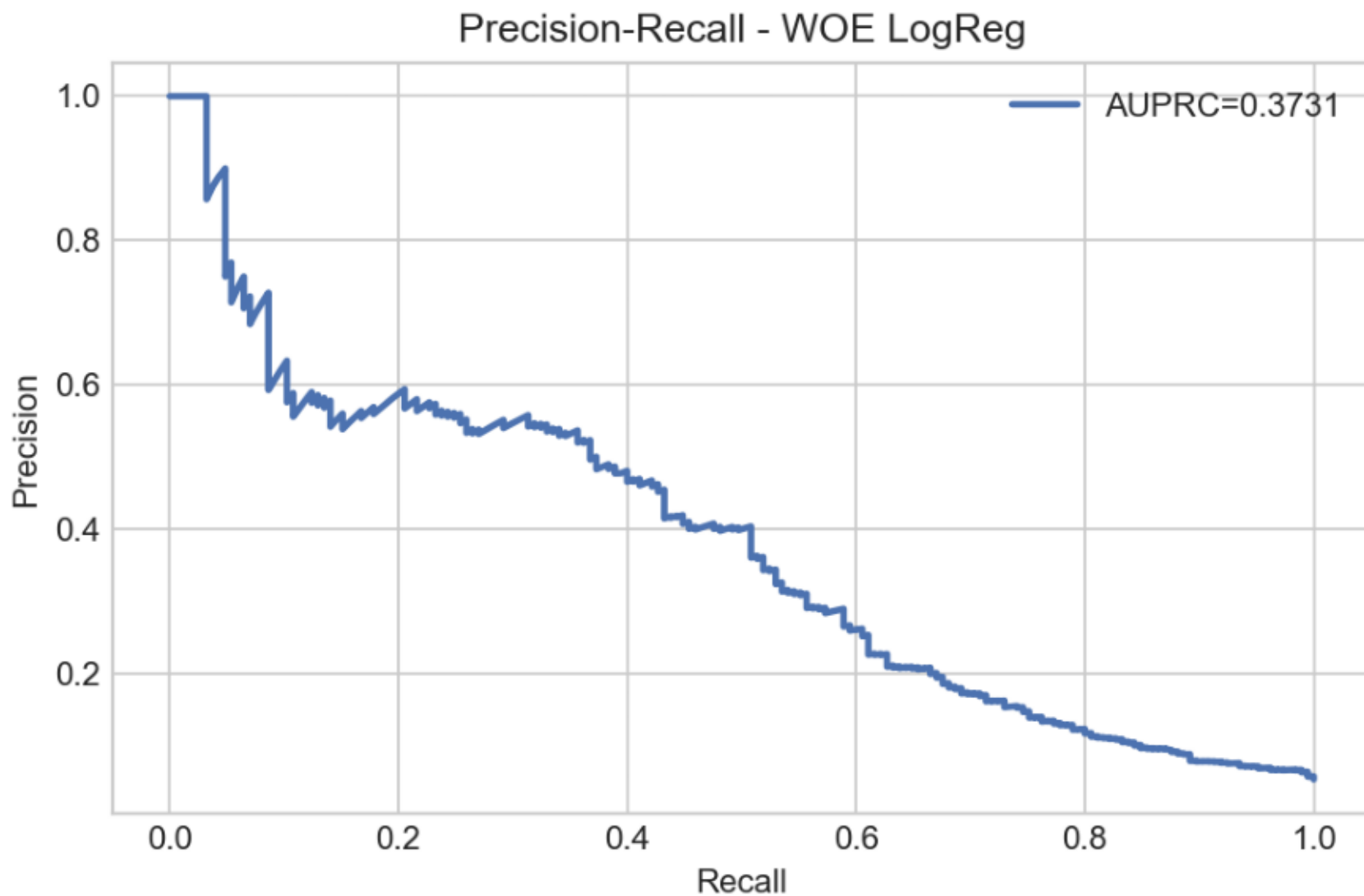
Generado: 2025-11-10 16:23:52

Curva ROC

ROC - WOE LogReg

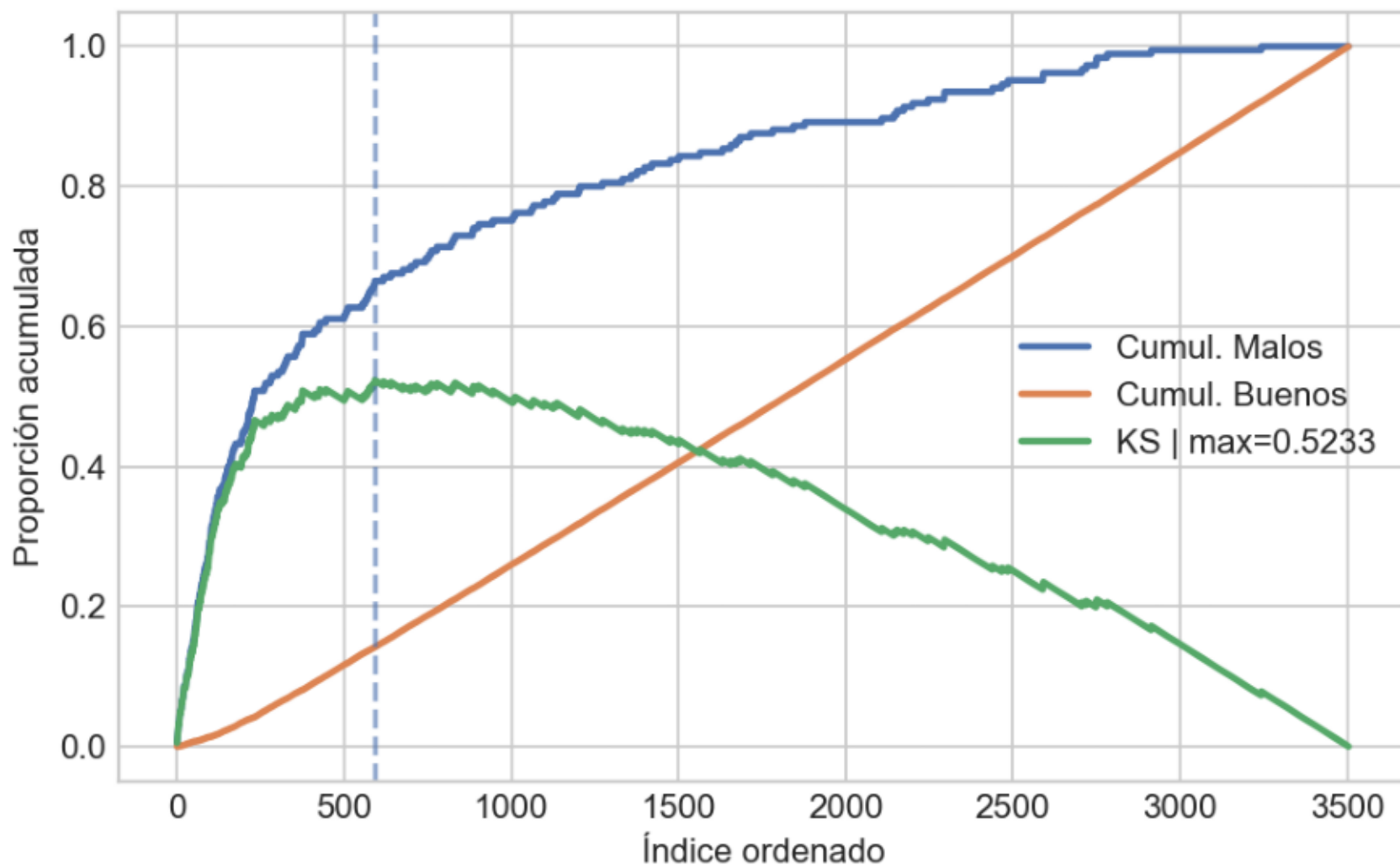


Precisión-Recall

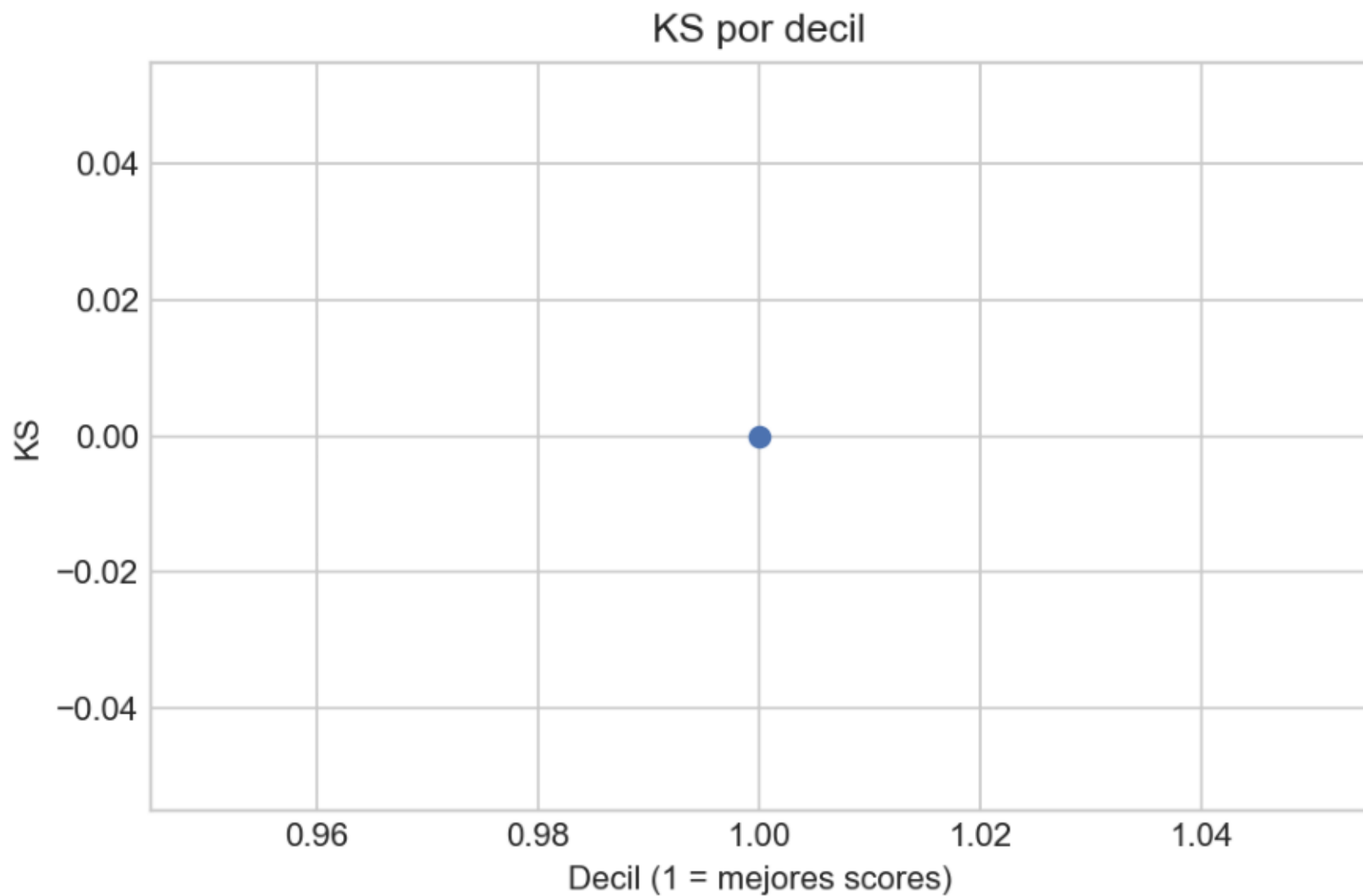


KS continuo

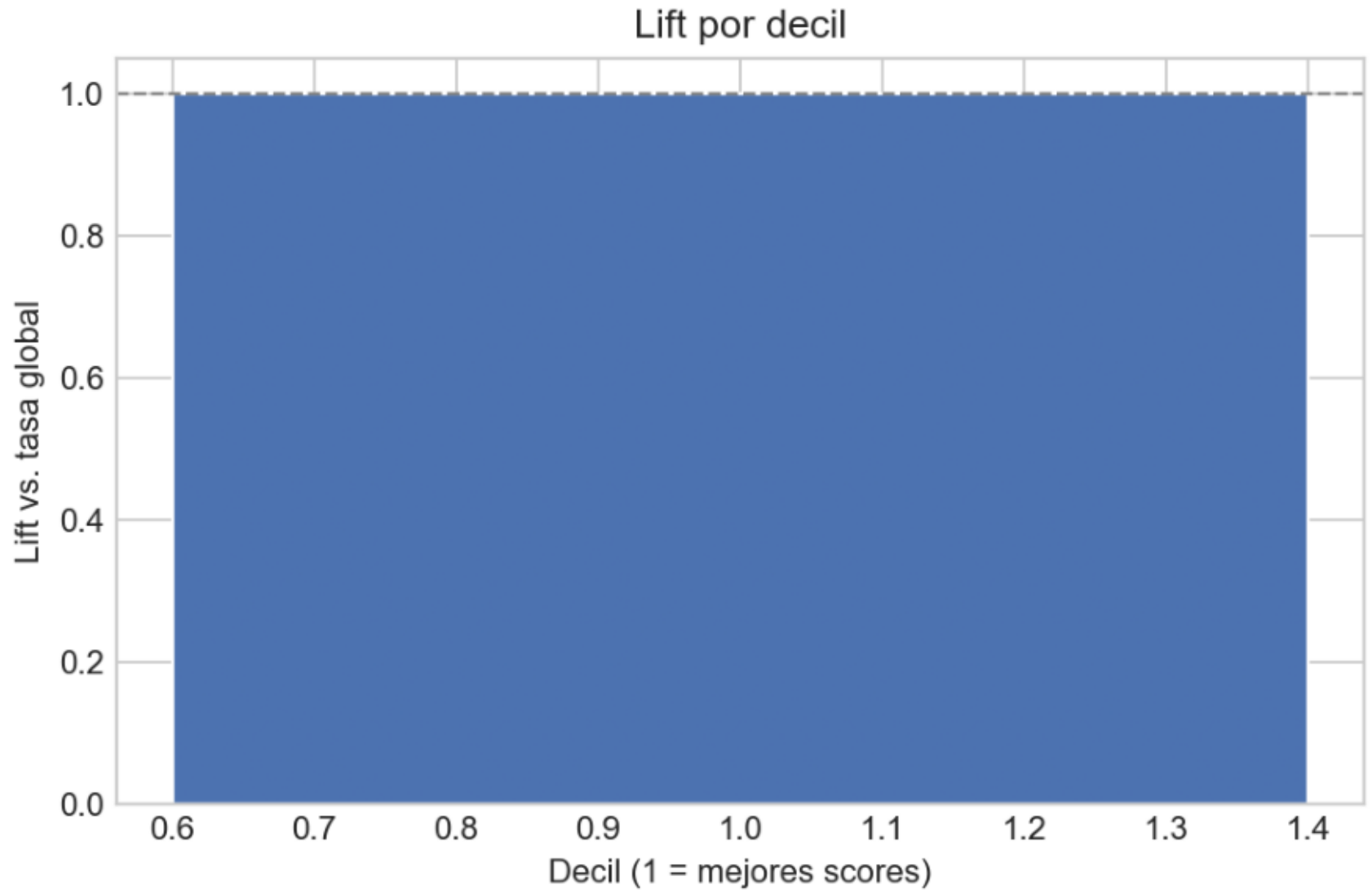
KS acumulado (ordenado por score desc.)



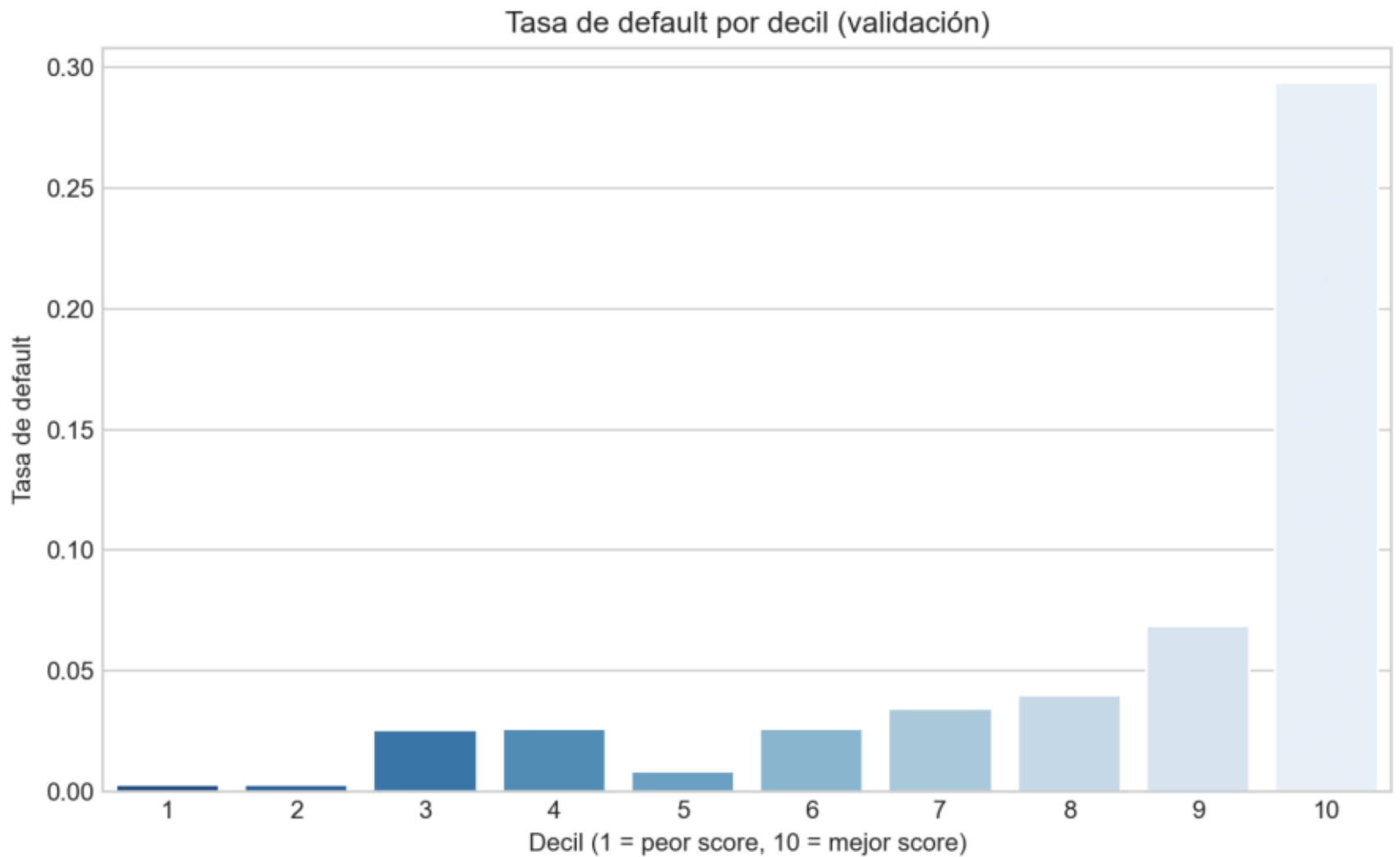
KS por decil



Lift por decil



Default por decil



Resumen de Umbrales (top 25)

Unnamed: 0	threshold	TP	FP	TN	FN	precision	recall	f1	approve_rate	name	note
Estrategia_reca	0.55145283683	123	470	2850	62	0.20741989881	0.66486486486	0.31619537275	0.16918687589	KS_max	nan
Estrategia_bala	0.79078635747	94	139	3181	91	0.40343347639	0.50810810810	0.44976076555	0.06647646219	F1_max	nan
Estrategia_prec	0.69602130042	103	240	3080	82	0.30029154518	0.55675675675	0.39015151515	0.09786019971	Prec>=30%	nan

Deciles de Validación (top 25)

decile	registros	malos	buenos	event_rate	score_min	score_max	lift
10.0	351.0	103.0	248.0	0.2934472934472934	0.6908113079076	0.9929768144990032	5.562842373273668
9.0	350.0	24.0	326.0	0.0685714285714285	0.5086227242977934	0.6900163791437028	1.2998996990972924
8.0	351.0	14.0	337.0	0.0398860398860398	0.4017571030370387	0.5085912865197368	0.7561144973381686
7.0	350.0	12.0	338.0	0.0342857142857142	0.3480699894801535	0.4014051150494518	0.6499498495486462
6.0	350.0	9.0	341.0	0.0257142857142857	0.3050102386372028	0.3479585385797216	0.4874623871614846
5.0	351.0	3.0	348.0	0.0085470085470085	0.2549523964736821	0.3049657604165329	0.1620245351438932
4.0	350.0	9.0	341.0	0.0257142857142857	0.1939635317337665	0.2546753904874604	0.4874623871614846
3.0	351.0	9.0	342.0	0.0256410256410256	0.1258856929907374	0.1938250602384996	0.4860736054316797
2.0	350.0	1.0	349.0	0.0028571428571428	0.0630904525407399	0.1258200137466271	0.0541624874623871
1.0	351.0	1.0	350.0	0.0028490028490028	0.0050092299254757	0.0628730767484292	0.0540081783812977

Fuente: deciles_woe_logreg.csv