

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

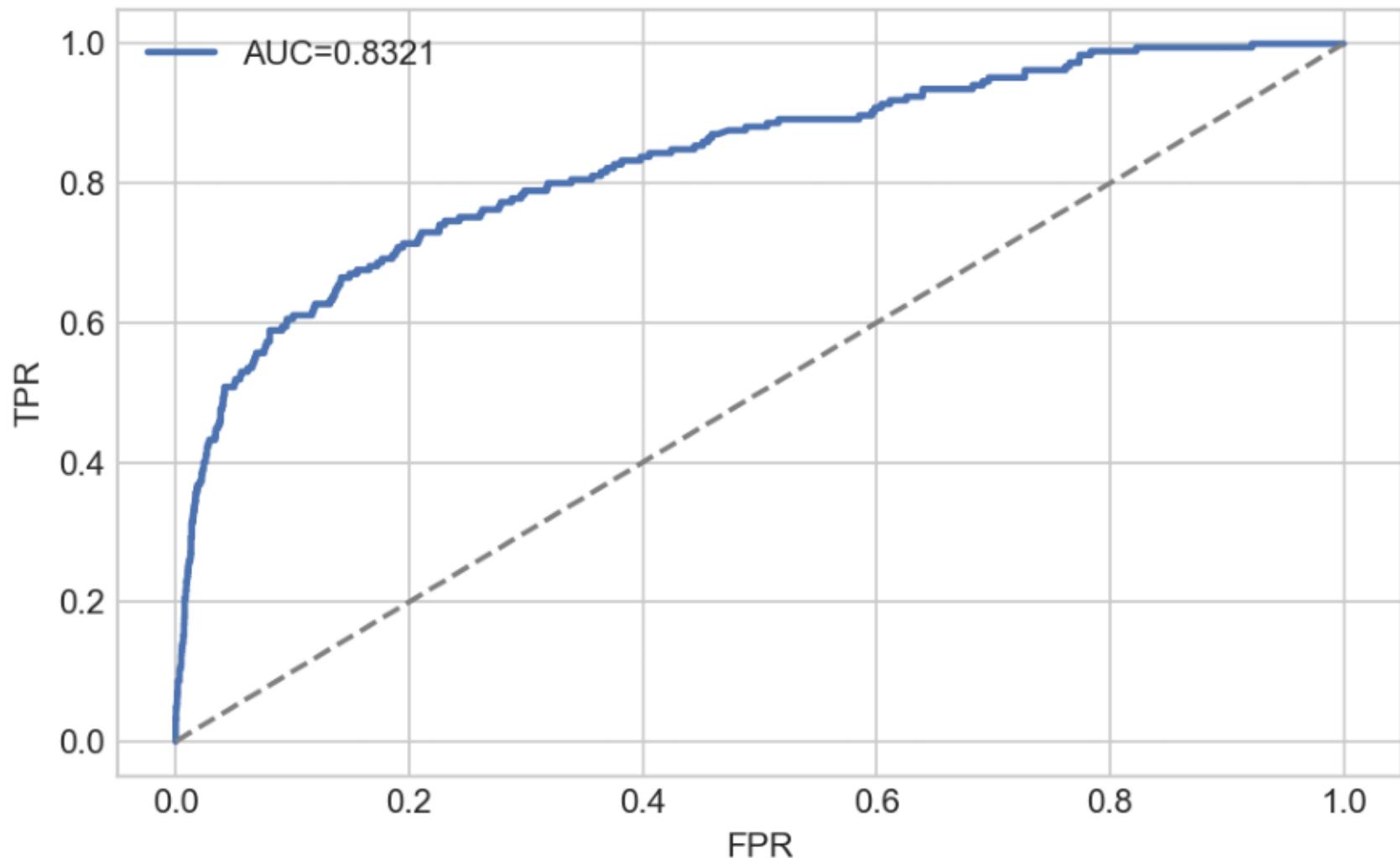
KS (continuo): 0.5233

Threshold óptimo: —

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

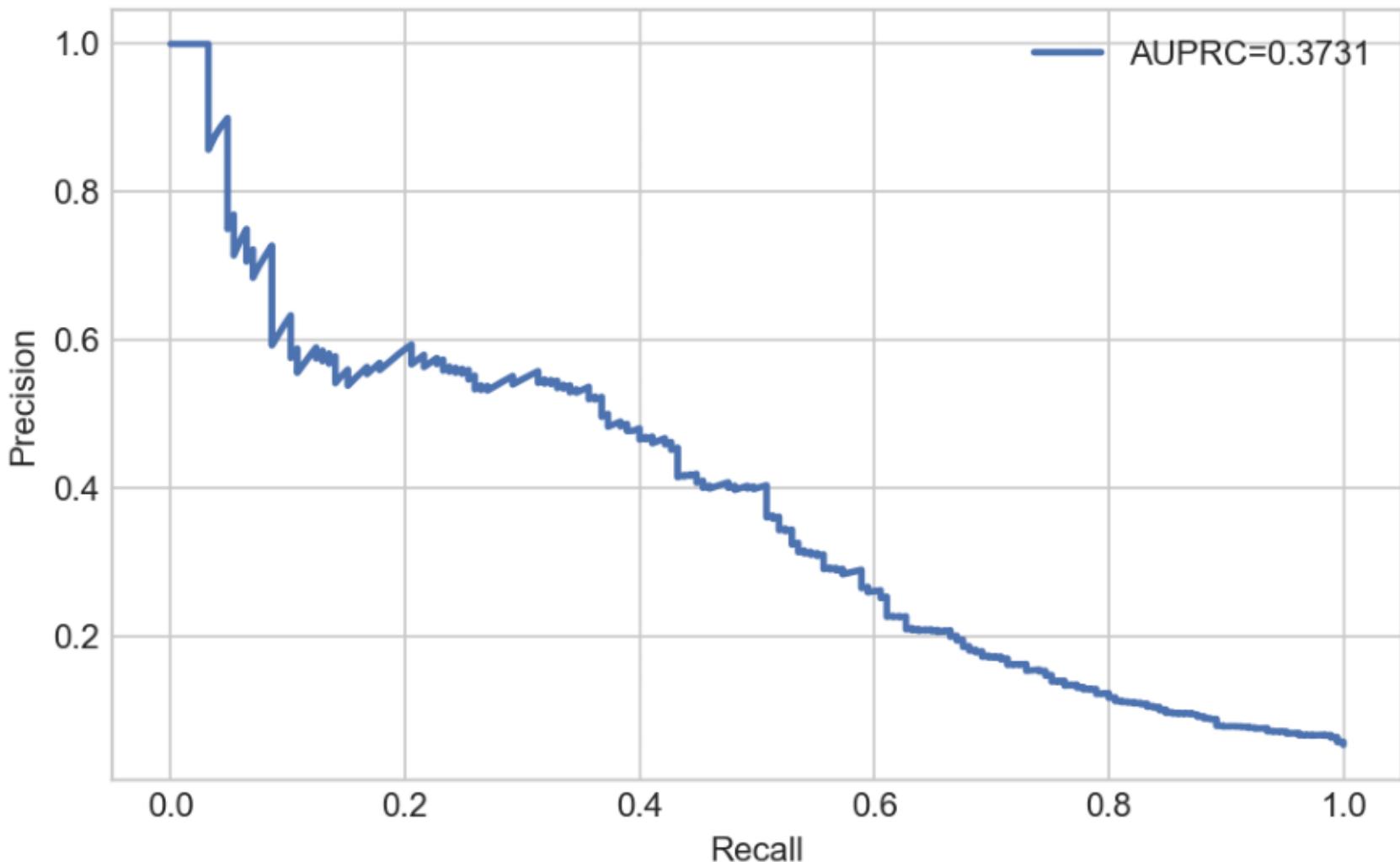
Curva ROC

ROC - WOE LogReg



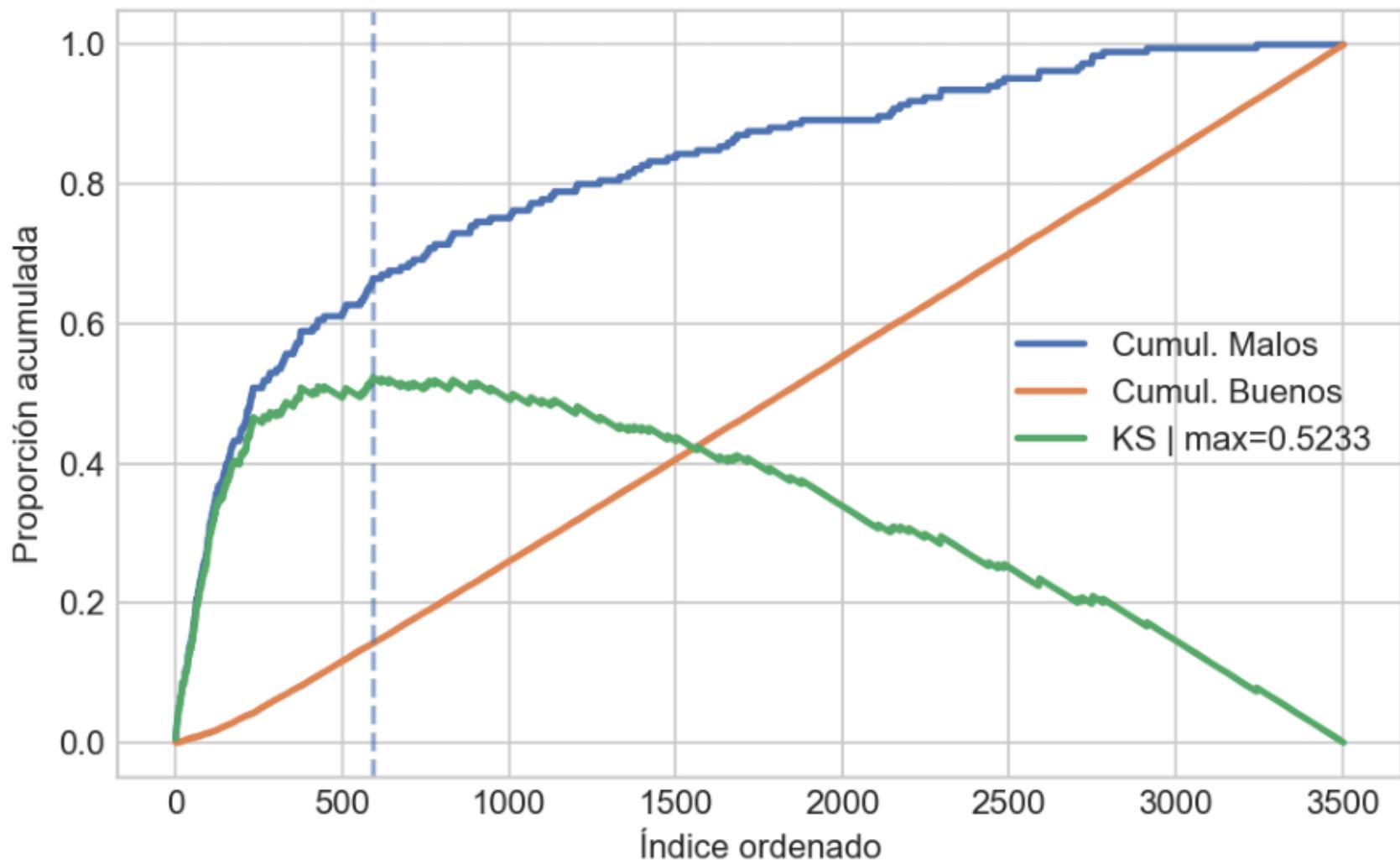
Precisión-Recall

Precision-Recall - WOE LogReg

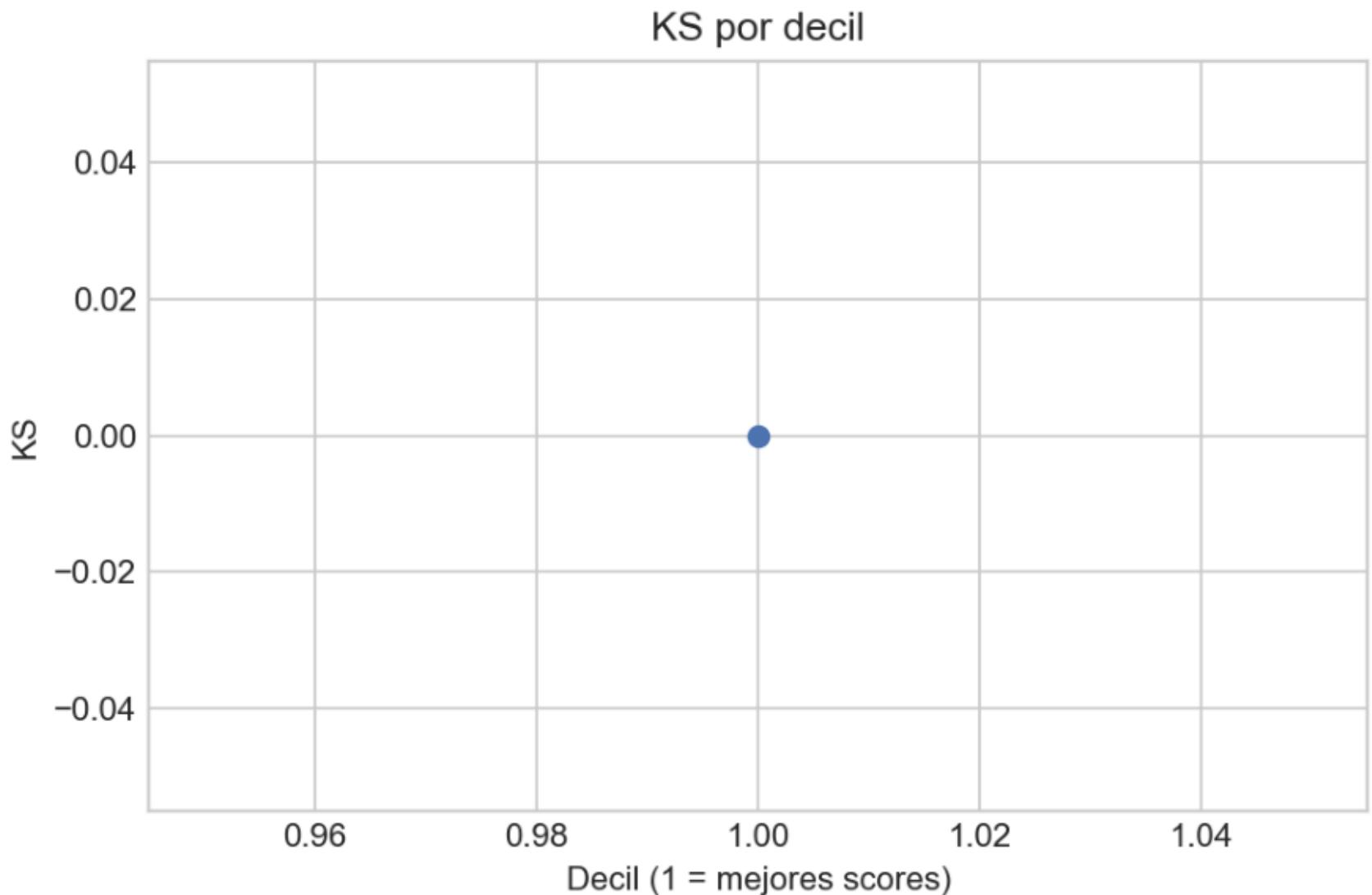


KS continuo

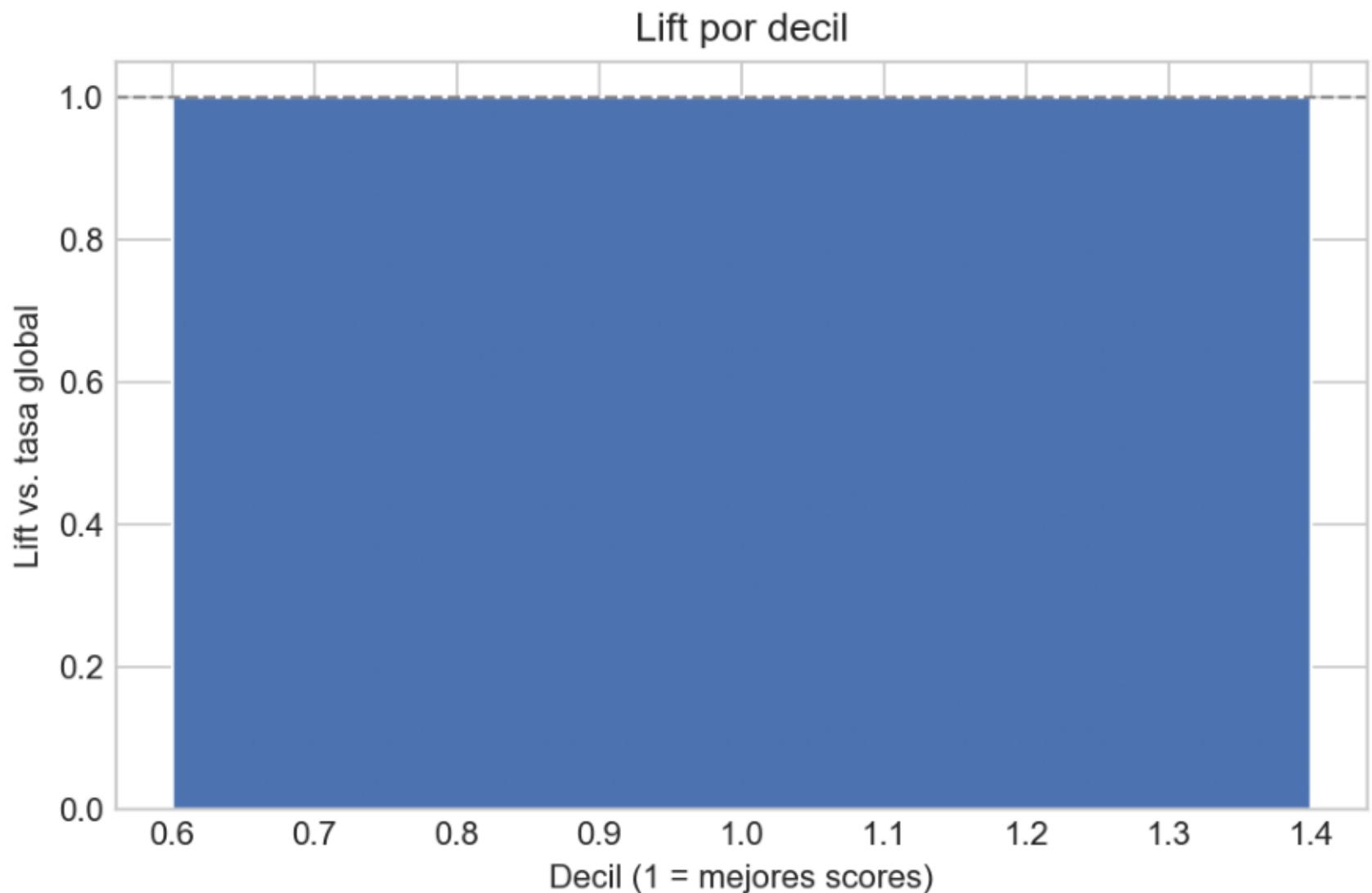
KS acumulado (ordenado por score desc.)



KS por decil

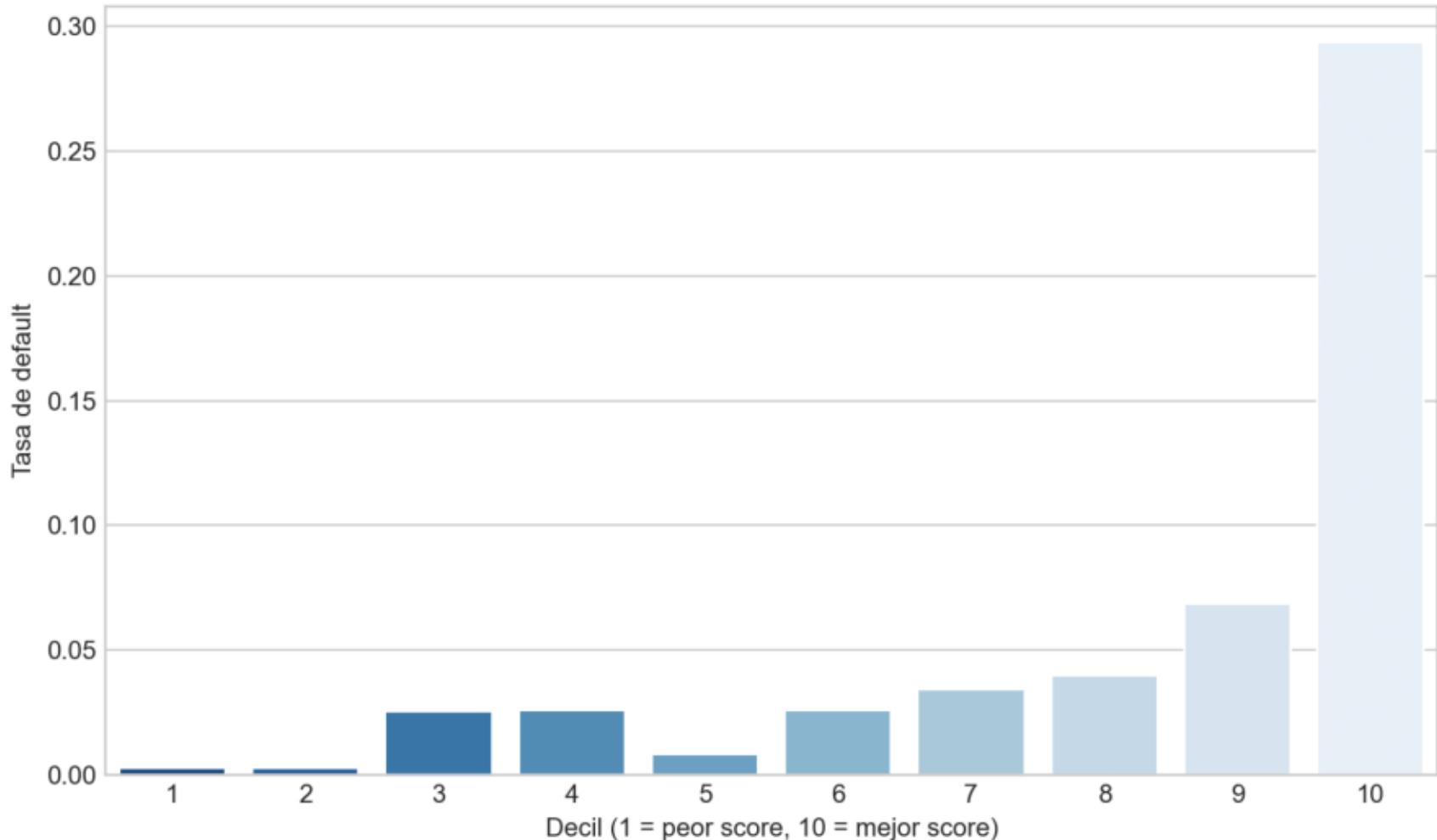


Lift por decil



Default por decil

Tasa de default por decil (validación)



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

Fuente: thresholds_summary_woe_logreg.csv

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