

Model Comparison Report

Fit and error measures

Model	Accuracy	F1	AUC	Accuracy_Creditworthy	Accuracy_Non-Creditworthy
Logistic_Regression_Model	0.7600	0.8364	0.7306	0.8000	0.6286
DecisionTree	0.7467	0.8273	0.7054	0.7913	0.6000
Random_Forest_Model	0.8000	0.8718	0.7426	0.7907	0.8571
Boosted_Model	0.7867	0.8621	0.7526	0.7874	0.7826

Model: model names in the current comparison.

Accuracy: overall accuracy, number of correct predictions of all classes divided by total sample number.

Accuracy_[class name]: accuracy of Class [class name], number of samples that are **correctly** predicted to be Class [class name] divided by number of samples predicted to be Class [class name]

AUC: area under the ROC curve, only available for two-class classification.

F1: F1 score, precision * recall / (precision + recall)

Confusion matrix of Boosted_Model

	Actual_Creditworthy	Actual_Non-Creditworthy
Predicted_Creditworthy	100	27
Predicted_Non-Creditworthy	5	18

Confusion matrix of DecisionTree

	Actual_Creditworthy	Actual_Non-Creditworthy
Predicted_Creditworthy	91	24
Predicted_Non-Creditworthy	14	21

Confusion matrix of Logistic_Regression_Model

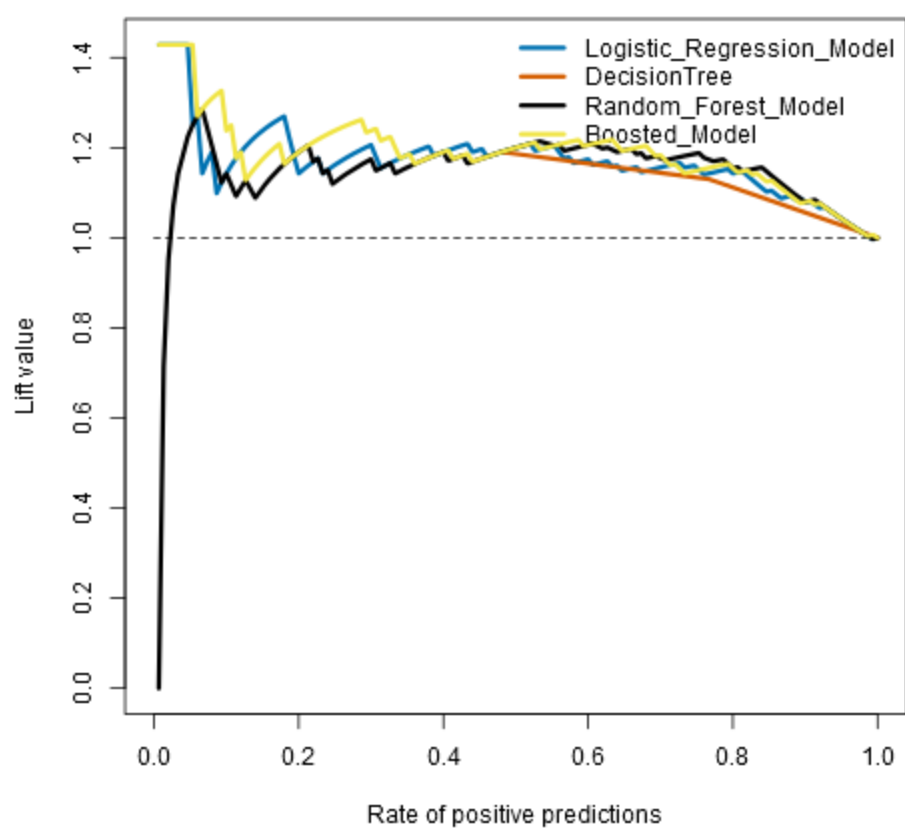
	Actual_Creditworthy	Actual_Non-Creditworthy
Predicted_Creditworthy	92	23
Predicted_Non-Creditworthy	13	22

Confusion matrix of Random_Forest_Model

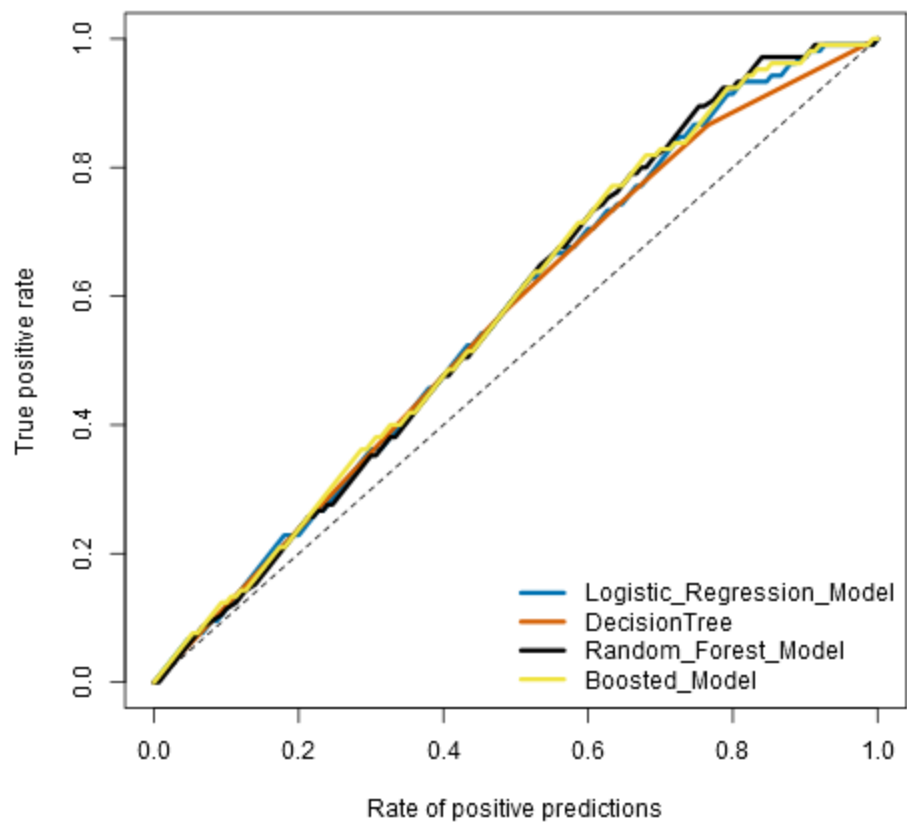
	Actual_Creditworthy	Actual_Non-Creditworthy
Predicted_Creditworthy	102	27
Predicted_Non-Creditworthy	3	18

Performance Diagnostic Plots

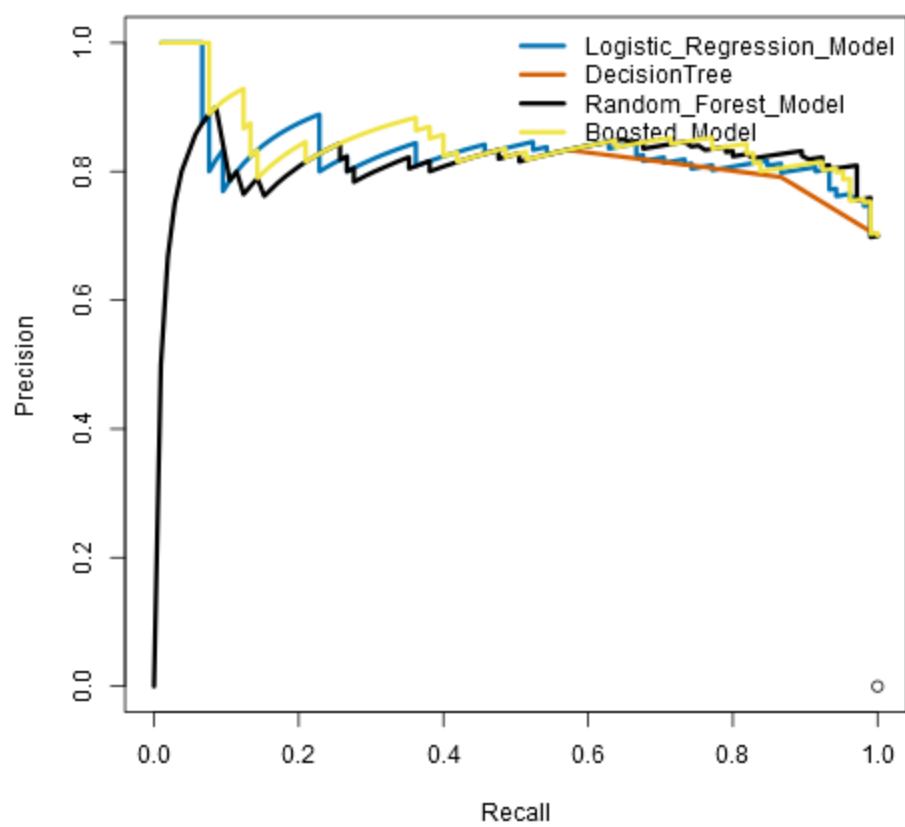
Lift curve



Gain chart



Precision and recall curve



ROC curve

