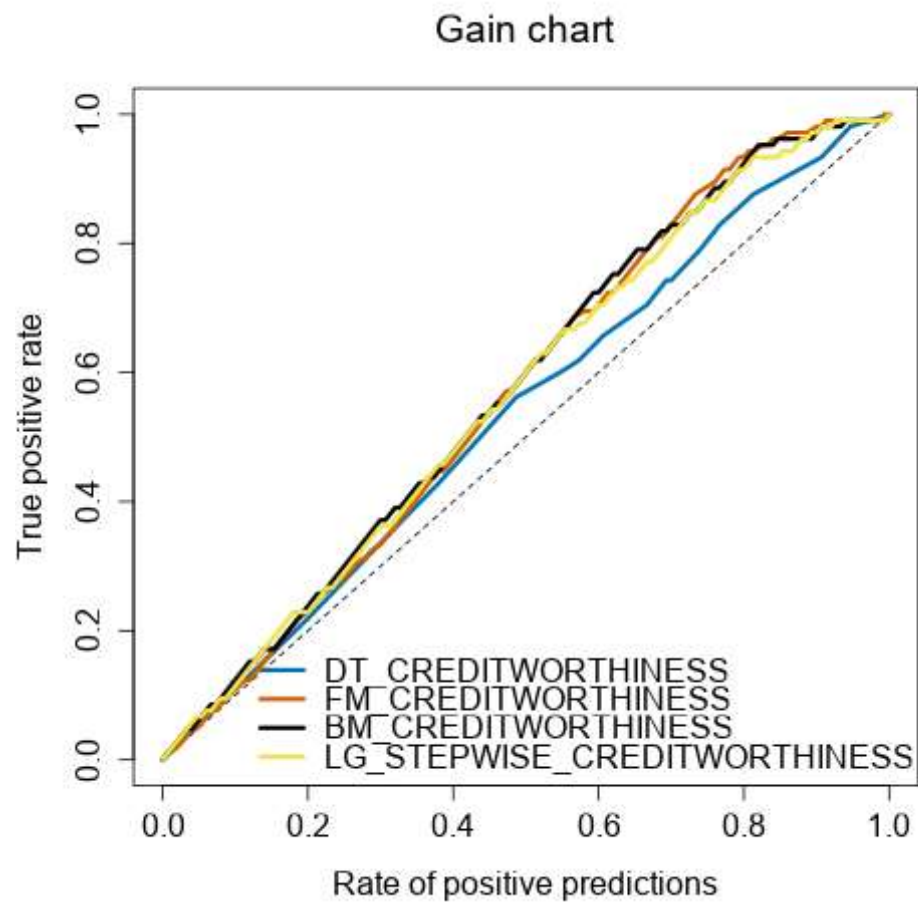
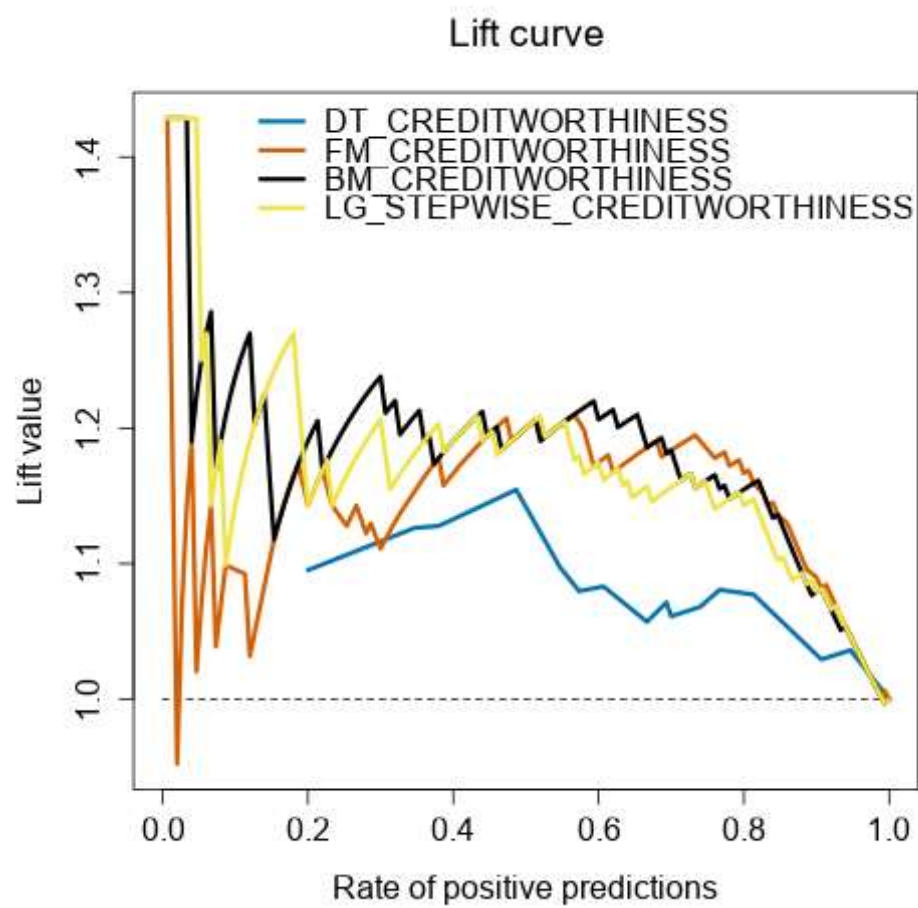
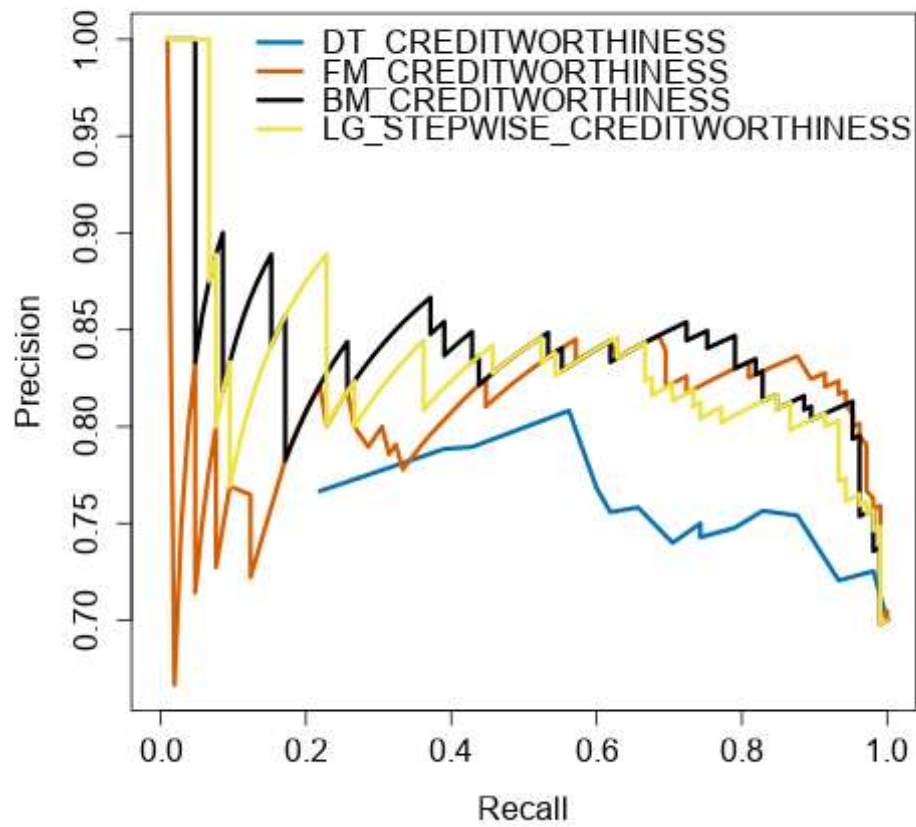


Model Comparison Report					
Fit and error measures					
Model	Accuracy	F1	AUC	Accuracy_Creditworthy	Accuracy_Non-Creditworthy
DT_CREDITWORTHINESS	0.6667	0.7685	0.6272	0.7905	0.3778
FM_CREDITWORTHINESS	0.7933	0.8681	0.7368	0.9714	0.3778
BM_CREDITWORTHINESS	0.7867	0.8632	0.7515	0.9619	0.3778
LG_STEPWISE_CREDITWORTHINESS	0.7600	0.8364	0.7306	0.8762	0.4889
<p>Model: model names in the current comparison.</p> <p>Accuracy: overall accuracy, number of correct predictions of all classes divided by total sample number.</p> <p>Accuracy_[class name]: accuracy of Class [class name] is defined as the number of cases that are correctly predicted to be Class [class name] divided by the total number of cases that actually belong to Class [class name], this measure is also known as <i>recall</i>.</p> <p>AUC: area under the ROC curve, only available for two-class classification.</p> <p>F1: F1 score, $2 * \text{precision} * \text{recall} / (\text{precision} + \text{recall})$. The <i>precision</i> measure is the percentage of actual members of a class that were predicted to be in that class divided by the total number of cases predicted to be in that class. In situations where there are three or more classes, average precision and average recall values across classes are used to calculate the F1 score.</p>					
Confusion matrix of BM_CREDITWORTHINESS					
	Actual_Creditworthy	Actual_Non-Creditworthy			
Predicted_Creditworthy	101	28			
Predicted_Non-Creditworthy	4	17			
Confusion matrix of DT_CREDITWORTHINESS					
	Actual_Creditworthy	Actual_Non-Creditworthy			
Predicted_Creditworthy	83	28			
Predicted_Non-Creditworthy	22	17			
Confusion matrix of FM_CREDITWORTHINESS					
	Actual_Creditworthy	Actual_Non-Creditworthy			
Predicted_Creditworthy	102	28			
Predicted_Non-Creditworthy	3	17			
Confusion matrix of LG_STEPWISE_CREDITWORTHINESS					
	Actual_Creditworthy	Actual_Non-Creditworthy			
Predicted_Creditworthy	92	23			
Predicted_Non-Creditworthy	13	22			
Performance Diagnostic Plots					



Precision and recall curve



ROC curve

