

Model Comparison Report

Fit and error measures

Model	Accuracy	F1	AUC	Accuracy_Creditworthy	Accuracy_Non-Creditworthy
DecTree	0.6667	0.7685	0.6272	0.7905	0.3778
For_Mod	0.7933	0.8681	0.7368	0.9714	0.3778
Boost_M	0.7867	0.8632	0.7490	0.9619	0.3778
StepW	0.7600	0.8364	0.7306	0.8762	0.4889

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] 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 *recall*.

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

F1: F1 score, $2 * \text{precision} * \text{recall} / (\text{precision} + \text{recall})$. The *precision* 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.

Confusion matrix of Boost_M

	Actual_Creditworthy	Actual_Non-Creditworthy
Predicted_Creditworthy	101	28
Predicted_Non-Creditworthy	4	17

Confusion matrix of DecTree

	Actual_Creditworthy	Actual_Non-Creditworthy
Predicted_Creditworthy	83	28
Predicted_Non-Creditworthy	22	17

Confusion matrix of For_Mod

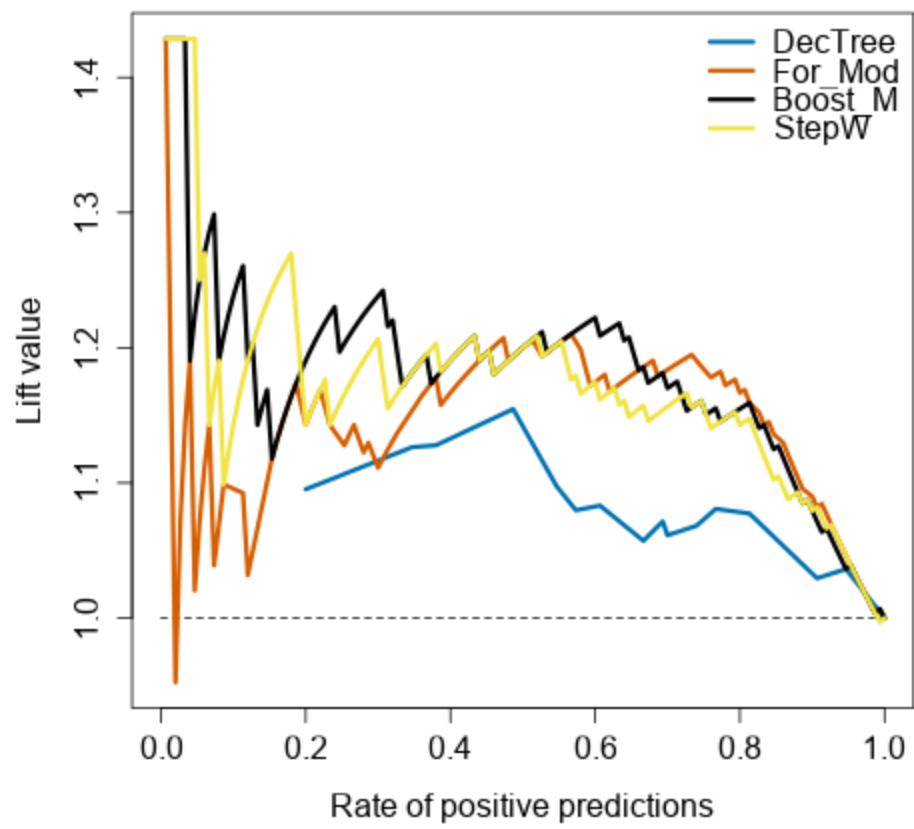
	Actual_Creditworthy	Actual_Non-Creditworthy
Predicted_Creditworthy	102	28
Predicted_Non-Creditworthy	3	17

Confusion matrix of StepW

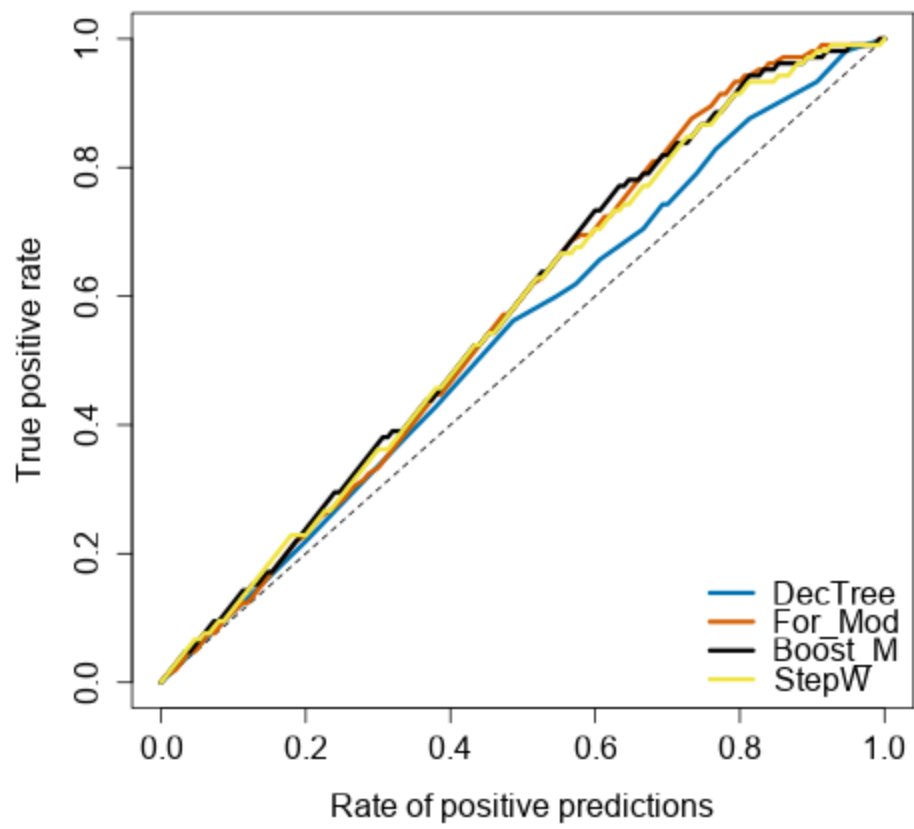
	Actual_Creditworthy	Actual_Non-Creditworthy
Predicted_Creditworthy	92	23
Predicted_Non-Creditworthy	13	22

Performance Diagnostic Plots

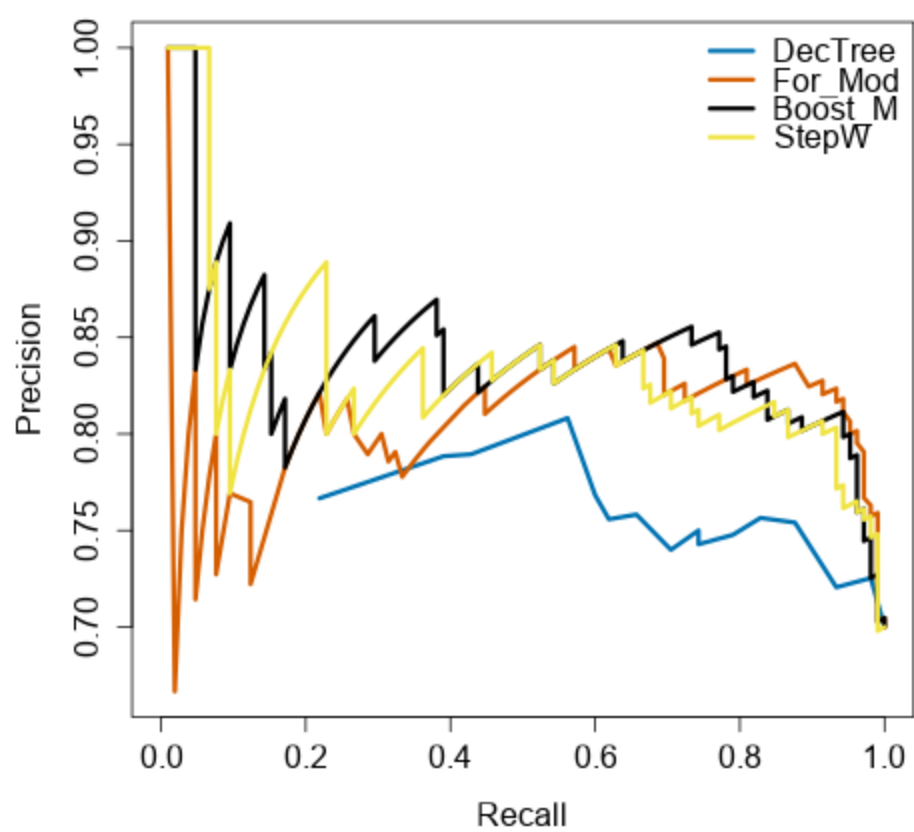
Lift curve



Gain chart



Precision and recall curve



ROC curve

