

```
In [12]: import numpy as np
import pandas as pd
#pd.set_option("display.max_columns", 50)

import math

import matplotlib.pyplot as plt
import seaborn as sns

# from keras.models import Model, load_model
# from keras.layers import Input, Dense
# from keras.callbacks import ModelCheckpoint, TensorBoard, EarlyStopping
from keras import regularizers
import tensorflow_addons as tfa

from sklearn.preprocessing import LabelEncoder, StandardScaler
from sklearn.model_selection import train_test_split
from sklearn.metrics import *

import os

#GPU 자원이 부족
from tensorflow.compat.v1 import ConfigProto
from tensorflow.compat.v1 import InteractiveSession
config = ConfigProto()
config.gpu_options.allow_growth = True
session = InteractiveSession(config=config)
```

C:\Users\sjkan\anaconda3\lib\site-packages\tensorflow\python\client\session.py:1768: UserWarning: An interactive session is already active. This can cause out-of-memory errors in some cases. You must explicitly call `InteractiveSession.close()` to release resources held by the other session(s).
warnings.warn('An interactive session is already active. This can ')

RandomForest

```
In [48]: df = pd.read_csv('C:/Users/sjkan/Downloads/tmp777.csv', encoding='utf-8')
```

```
In [49]: df.drop(columns=['loanapply_insert_time','insert_time'],axis=1, inplace =True)
```

```
In [50]: # 데이터 타입 변경

categorical_feats = ['bank_id','product_id','income_type', 'employment_type', 'houseown_type', 'purpose']

cat_df = df[categorical_feats]

for c in categorical_feats:
    df[c] = df[c].astype('category')

# 범주형 ordinal encoding

from category_encoders import OrdinalEncoder

enc1 = OrdinalEncoder(cols = cat_df.columns)

cat_df = enc1.fit_transform(cat_df)

df_tmp1 = df.drop(categorical_feats, axis = 1)
df_tmp1.reset_index(drop=True, inplace=True)
cat_df.reset_index(drop=True, inplace=True)
df = pd.concat([df_tmp1,cat_df], axis = 1)

del df_tmp1, cat_df
```

```
In [51]: # 임시 1안
X = df.drop(['is_applied','application_id','user_id','bank_ratio'], axis=1) # 'bank_id', 'product_id'
Y = df['is_applied']
X_train, X_test, Y_train, Y_test = train_test_split(X, Y, test_size = 0.2, random_state = 42, stratify=Y)
```

```
In [52]: # Building the Random Forest Classifier (RANDOM FOREST)
from sklearn.ensemble import RandomForestClassifier
# random forest model creation
rfc = RandomForestClassifier(random_state = 42, verbose = 2, n_jobs=-1, class_weight="balanced")
rfc.fit(X_train,Y_train)
```

[Parallel(n_jobs=-1)]: Using backend ThreadingBackend with 8 concurrent workers.

building tree 1 of 100building tree 2 of 100building tree 3 of 100

building tree 4 of 100
building tree 5 of 100
building tree 6 of 100

building tree 7 of 100
building tree 8 of 100
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building tree 11 of 100
building tree 12 of 100
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building tree 33 of 100building tree 34 of 100

[Parallel(n_jobs=-1)]: Done 25 tasks | elapsed: 3.1min

```
building tree 35 of 100
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building tree 52 of 100building tree 53 of 100
```

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building tree 90 of 100
building tree 91 of 100
building tree 92 of 100
building tree 93 of 100
building tree 94 of 100
building tree 95 of 100
building tree 96 of 100
building tree 97 of 100
building tree 98 of 100
building tree 99 of 100
building tree 100 of 100
```

```
[Parallel(n_jobs=-1)]: Done 100 out of 100 | elapsed: 9.8min finished
```

Out[52]:

```
RandomForestClassifier
RandomForestClassifier(class_weight='balanced', n_jobs=-1, random_state=42,
                        verbose=2)
```

In [53]:

```
prob1 = rfc.predict_proba(X_test)
prob1
```

```
[Parallel(n_jobs=8)]: Using backend ThreadingBackend with 8 concurrent workers.
[Parallel(n_jobs=8)]: Done 25 tasks | elapsed: 5.4s
[Parallel(n_jobs=8)]: Done 100 out of 100 | elapsed: 17.3s finished
```

Out[53]:

```
array([[1., 0.],
       [0.97, 0.03],
       [0.99, 0.01],
       ...,
       [0.99, 0.01],
       [1., 0.],
       [0.94168237, 0.05831763]])
```

In [54]:

```
# user , product
```

```
result_col = []
for i in range(len(Y_test.values)):
    result_col.append(probl[:,1][i])
```

```
In [55]: # criteria를 바꾸면서 5.8%근처로
criteria = 0.259
result_bool = [0 if i <= criteria else 1 for i in result_col]

sum(result_bool)/len(result_bool) * 100
```

```
Out[55]: 5.884506650255287
```

```
In [56]: y_true = Y_test
y_pred = result_bool
```

```
In [57]: f1_score(y_true, y_pred, average='macro')
```

```
Out[57]: 0.7039447234259476
```

```
In [ ]:
```

```
In [ ]:
```

lgbm

```
In [13]: df = pd.read_csv('C:/Users/sjkan/Downloads/tmp777.csv', encoding='utf-8')
df.head()
```

```
Out[13]:
```

	application_id	loanapply_insert_time	bank_id	product_id	loan_limit	loan_rate	is_applied	user_id	birth_year	gender	...	UsePrepayC
0	2157865	2022-05-09 08:44:59	54	235	20000000.0	16.5	1.0	346970.0	1970.0	1.0	...	
1	576643	2022-05-09 10:54:53	54	235	11000000.0	16.5	0.0	545882.0	1977.0	1.0	...	
2	576643	2022-05-09 10:54:53	11	118	3000000.0	20.0	0.0	545882.0	1977.0	1.0	...	
3	2136706	2022-05-09 10:41:06	42	216	10000000.0	13.5	0.0	558819.0	1983.0	1.0	...	
4	2136706	2022-05-09 10:41:07	25	169	22000000.0	15.9	0.0	558819.0	1983.0	1.0	...	

5 rows × 37 columns

```
In [14]: df.drop(columns=['loanapply_insert_time','insert_time'],axis=1, inplace =True)
```

```
In [15]: # 데이터 타입 변경

#df.info()

categorical_feats = ['bank_id','product_id','income_type', 'employment_type', 'houseown_type', 'purpose']
cat_df = df[categorical_feats]

for c in categorical_feats:
    df[c] = df[c].astype('category')
```

스케일링

```
In [16]: from sklearn.preprocessing import RobustScaler, StandardScaler, MinMaxScaler

scaler_df = df.drop(['is_applied','bank_id','product_id','income_type', 'employment_type', 'houseown_type', 'pu
scale_df_col = scaler_df.columns

scaler = RobustScaler()
df_robust = scaler.fit_transform(scaler_df)

df_robust = pd.DataFrame(df_robust, columns = scale_df_col)

target = df[['is_applied','bank_id','product_id','income_type', 'employment_type', 'houseown_type', 'purpose']]
target.reset_index(drop=True, inplace=True)
afterscale_df = pd.concat([df_robust,target], axis = 1)
afterscale_df['is_applied'] = afterscale_df['is_applied'].astype('int')
```

```
In [17]: X = afterscale_df.drop(['is_applied','application_id','user_id','bank_ratio'], axis=1) # 'bank_id', 'product_i
Y = afterscale_df['is_applied']
X_train, X_test, Y_train, Y_test = train_test_split(X, Y, test_size = 0.2, random_state = 42, stratify=Y)
```

```
In [22]: from lightgbm import LGBMClassifier
```

```

rfc = LGBMClassifier(n_estimators = 200,
                    learning_rate=0.05,
                    # n_estimators 랑 같은 것 같음
                    max_depth = 16,
                    num_leaves = 80,
                    n_jobs=-1,
                    scale_pos_weight=5,
                    boosting_type='goss',
                    boost_from_average=False,
                    application = 'binary',
                    force_col_wise=True,
                    verbose=2)

```

```
rfc.fit(X_train,Y_train)
```

```

[LightGBM] [Info] Number of positive: 301432, number of negative: 5073699
[LightGBM] [Debug] Dataset::GetMultiBinFromSparseFeatures: sparse rate 0.891217
[LightGBM] [Info] Total Bins 3768
[LightGBM] [Info] Number of data points in the train set: 5375131, number of used features: 31
[LightGBM] [Info] Using GOSS
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 9
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 9
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 10
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 9
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```

[illegible]

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[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 13
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 13
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 15
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[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 15
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 14
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 12
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[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 15
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 13
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[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 16
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[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 16
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 15
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 14
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 13
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 11
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 16
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 14
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 16
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 14
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 14
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 12
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 13
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 16
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 16
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 16
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 16
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 12
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 16
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 16
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[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 16
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 16
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 13
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 16
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 16
[LightGBM] [Debug] Trained a tree with leaves = 80 and depth = 13
```

```
Out[22]: ▾ LGBMClassifier
LGBMClassifier(application='binary', boost_from_average=False,
               boosting_type='goss', force_col_wise=True, learning_rate=0.05,
               max_depth=16, n_estimators=200, num_leaves=80,
               scale_pos_weight=5, verbose=2)
```

```
In [23]: prob2 = rfc.predict_proba(X_test)
         prob2
```

```
Out[23]: array([[0.98021753, 0.01978247],
               [0.8892925 , 0.1107075 ],
               [0.94623517, 0.05376483],
               ...,
               [0.97068182, 0.02931818],
               [0.96840177, 0.03159823],
               [0.68563322, 0.31436678]])
```

```
In [24]: result_col = []
         for i in range(len(Y_test.values)):
             result_col.append(prob2[:,1][i])
```

```
In [25]: # criteria를 바꾸면서 6%근처로
         criteria = 0.6555
         result_bool = [0 if i <= criteria else 1 for i in result_col]

         sum(result_bool)/len(result_bool) * 100
```

```
Out[25]: 5.796397186152824
```

```
In [26]: y_true = Y_test
         y_pred = result_bool
```

```
In [27]: f1_score(y_true, y_pred, average='macro')
```

```
Out[27]: 0.7053674600060931
```

```
In [ ]:
```

```
In [ ]:
```

제출 파일 만들어서 비교

```
In [47]: df2 = pd.read_csv('C:/Users/sjkan/Downloads/rawdata_tmp3.csv', encoding='utf-8')

In [48]: df2.drop(columns=['personal_rehabilitation_yn',
                          'personal_rehabilitation_complete_yn'],axis=1, inplace =True)

In [49]: df2 = df2[df2['is_applied'].isnull()==True]

In [50]: df2['credit_score'].fillna(759, inplace=True)

In [51]: df2.drop(columns=['loanapply_insert_time','insert_time'],axis=1, inplace =True)
categorical_feats = ['bank_id','product_id','income_type', 'employment_type', 'houseown_type', 'purpose']
cat_df = df2[categorical_feats]

for c in categorical_feats:
    df2[c] = df2[c].astype('category')

from sklearn.preprocessing import RobustScaler, StandardScaler, MinMaxScaler

scaler_df = df2.drop(['is_applied','bank_id','product_id','income_type', 'employment_type', 'houseown_type', 'p
scale_df_col = scaler_df.columns

scaler = RobustScaler()
df_robust = scaler.fit_transform(scaler_df)
df_robust = pd.DataFrame(df_robust, columns = scale_df_col)

target = df2[['is_applied','bank_id','product_id','income_type', 'employment_type', 'houseown_type', 'purpose']]
target.reset_index(drop=True, inplace=True)
afterscale_df = pd.concat([df_robust,target], axis = 1)
#afterscale_df['is_applied'] = afterscale_df['is_applied'].astype('int')

In [52]: df6 = afterscale_df[afterscale_df['is_applied'].isnull()==True]
x_test_june = df6.drop(columns=['is_applied','application_id','user_id'], axis=1)
y_test_june = df6['is_applied']

In [53]: answer = rfc.predict_proba(x_test_june)

In [54]: result_col = []
for i in range(len(y_test_june.values)):
    result_col.append(answer[:,1][i])

In [55]: # criteria를 바꾸면서 6%근처로
criteria = 0.6555
result_bool = [0 if i <= criteria else 1 for i in result_col]

sum(result_bool)/len(result_bool) * 100

Out[55]: 8.106664389482109

In [59]: submission = df2[['application_id','product_id','is_applied']]

In [63]: submission['is_applied']=result_bool

C:\Users\sjkan\AppData\Local\Temp\ipykernel_14604\2026824180.py:1: SettingWithCopyWarning:
A value is trying to be set on a copy of a slice from a DataFrame.
Try using .loc[row_indexer,col_indexer] = value instead

See the caveats in the documentation: https://pandas.pydata.org/pandas-docs/stable/user_guide/indexing.html#ret
urning-a-view-versus-a-copy
    submission['is_applied']=result_bool

In [64]: submission
```


Out[64]:

	application_id	product_id	is_applied
0	1748340	191	0
1	1748340	169	0
2	1748340	7	0
3	1748340	268	1
4	1748340	118	0
...
13519863	1428218	200	0
13519864	1428218	7	0
13519865	1428218	257	0
13519866	1428218	110	0
13519867	1428218	194	0

3255482 rows × 3 columns

In [69]: submit = pd.read_csv('C:/Users/sjkan/Downloads/데이터분석분야_퓨처스부문_평가데이터.csv', encoding='utf-8', usecols=[

In [70]: submit

Out[70]:

	application_id	product_id
0	4	220
1	4	191
2	8	29
3	8	159
4	8	85
...
3255189	2167778	258
3255190	2167791	29
3255191	2167822	149
3255192	2167822	157
3255193	2167822	65

3255194 rows × 2 columns

In [72]: # 기준열 이름이 같을 때
real_answer = pd.merge(submit, submission, on = ['application_id','product_id'], how = 'left')

In [75]: real_answer

Out[75]:

	application_id	product_id	is_applied
0	4	220	0
1	4	191	1
2	8	29	1
3	8	159	0
4	8	85	1
...
3255189	2167778	258	1
3255190	2167791	29	1
3255191	2167822	149	1
3255192	2167822	157	1
3255193	2167822	65	0

3255194 rows × 3 columns

In [74]: #real_answer.to_csv("./data들/와빅병아리-코드결과.csv", encoding='utf-8', index=False)

In []:

In []:

```
In [138]: df = pd.read_csv('C:/Users/sjkan/Downloads/tmp777.csv', encoding='utf-8')
df.head()
```

```
Out[138]:
```

	application_id	loanapply_insert_time	bank_id	product_id	loan_limit	loan_rate	is_applied	user_id	birth_year	gender	...	UsePrepayt
0	2157865	2022-05-09 08:44:59	54	235	20000000.0	16.5	1.0	346970.0	1970.0	1.0	...	
1	576643	2022-05-09 10:54:53	54	235	11000000.0	16.5	0.0	545882.0	1977.0	1.0	...	
2	576643	2022-05-09 10:54:53	11	118	3000000.0	20.0	0.0	545882.0	1977.0	1.0	...	
3	2136706	2022-05-09 10:41:06	42	216	10000000.0	13.5	0.0	558819.0	1983.0	1.0	...	
4	2136706	2022-05-09 10:41:07	25	169	22000000.0	15.9	0.0	558819.0	1983.0	1.0	...	

5 rows × 37 columns

```
In [139]: df.drop(columns=['loanapply_insert_time','insert_time'],axis=1, inplace =True)
```

```
In [140]: # 데이터 타입 변경
#df.info()

categorical_feats = ['bank_id','product_id','income_type', 'employment_type', 'houseown_type', 'purpose']
cat_df = df[categorical_feats]

for c in categorical_feats:
    df[c] = df[c].astype('category')

# 범주형 ordinal encoding
from category_encoders import OrdinalEncoder
enc1 = OrdinalEncoder(cols = cat_df.columns)

#cat_df
cat_df = enc1.fit_transform(cat_df)
#cat_df.head()

df_tmp1 = df.drop(categorical_feats, axis = 1)
df_tmp1.reset_index(drop=True, inplace=True)
cat_df.reset_index(drop=True, inplace=True)
df = pd.concat([df_tmp1,cat_df], axis = 1)

del df_tmp1, cat_df
```

스케일링

```
In [141]: from sklearn.preprocessing import RobustScaler, StandardScaler, MinMaxScaler

scaler_df = df.drop(['is_applied'], axis = 1)

scale_df_col = scaler_df.columns

scaler = RobustScaler()
df_robust = scaler.fit_transform(scaler_df)

df_robust = pd.DataFrame(df_robust, columns = scale_df_col)

target = df[['is_applied']]
target.reset_index(drop=True, inplace=True)

afterscale_df = pd.concat([df_robust,target], axis = 1)
afterscale_df['is_applied'] = afterscale_df['is_applied'].astype('int')
afterscale_df.head()
```

```
Out[141]:
```

	application_id	loan_limit	loan_rate	user_id	birth_year	gender	credit_score	yearly_income	company_enter_month	desired_amount
0	0.989750	0.130435	0.508197	-0.213592	-0.928571	0.0	-0.947368	-0.25	-1.395960	-0.375
1	-0.468646	-0.260870	0.508197	0.239626	-0.428571	0.0	-0.736842	1.75	-0.191919	-0.125
2	-0.468646	-0.608696	1.081967	0.239626	-0.428571	0.0	-0.736842	1.75	-0.191919	-0.125
3	0.970234	-0.304348	0.016393	0.269102	0.000000	0.0	0.105263	0.10	-1.616162	1.375
4	0.970234	0.217391	0.409836	0.269102	0.000000	0.0	0.105263	0.10	-1.616162	1.375

5 rows × 11 columns

```
In [ ]:
```

```
In [142]: #1안 - bank_ratio 일단 빼기
X = df.drop(['is_applied', 'application_id', 'user_id', 'bank_ratio'], axis=1) # 'bank_id', 'product_id'
Y = df['is_applied']
X_train, X_test, Y_train, Y_test = train_test_split(X, Y, test_size = 0.2, random_state = 42, stratify=Y)
```

```
In [188]: from xgboost import plot_importance, XGBClassifier
rfc = XGBClassifier(random_state = 42, n_jobs=-1, scale_pos_weight=5, n_estimators = 100)
evals = [(X_test, Y_test)]
rfc.fit(X_train, Y_train, early_stopping_rounds = 3, eval_metric = "logloss", eval_set = evals, verbose = 2)
```

C:\Users\sjkan\anaconda3\lib\site-packages\xgboost\sklearn.py:793: UserWarning: `eval_metric` in `fit` method is deprecated for better compatibility with scikit-learn, use `eval_metric` in constructor or `set_params` instead.

warnings.warn(

C:\Users\sjkan\anaconda3\lib\site-packages\xgboost\sklearn.py:793: UserWarning: `early_stopping_rounds` in `fit` method is deprecated for better compatibility with scikit-learn, use `early_stopping_rounds` in constructor or `set_params` instead.

warnings.warn(

```
[0] validation_0-logloss:0.52383
[2] validation_0-logloss:0.36650
[4] validation_0-logloss:0.29736
[6] validation_0-logloss:0.26355
[8] validation_0-logloss:0.24530
[10] validation_0-logloss:0.23501
[12] validation_0-logloss:0.22846
[14] validation_0-logloss:0.22416
[16] validation_0-logloss:0.22090
[18] validation_0-logloss:0.21891
[20] validation_0-logloss:0.21704
[22] validation_0-logloss:0.21582
[24] validation_0-logloss:0.21471
[26] validation_0-logloss:0.21378
[28] validation_0-logloss:0.21305
[30] validation_0-logloss:0.21217
[32] validation_0-logloss:0.21165
[34] validation_0-logloss:0.21124
[36] validation_0-logloss:0.21066
[38] validation_0-logloss:0.21019
[40] validation_0-logloss:0.20972
[42] validation_0-logloss:0.20934
[44] validation_0-logloss:0.20895
[46] validation_0-logloss:0.20867
[48] validation_0-logloss:0.20842
[50] validation_0-logloss:0.20813
[52] validation_0-logloss:0.20794
[54] validation_0-logloss:0.20774
[56] validation_0-logloss:0.20759
[58] validation_0-logloss:0.20735
[60] validation_0-logloss:0.20711
[62] validation_0-logloss:0.20693
[64] validation_0-logloss:0.20680
[66] validation_0-logloss:0.20667
[68] validation_0-logloss:0.20645
[70] validation_0-logloss:0.20625
[72] validation_0-logloss:0.20613
[74] validation_0-logloss:0.20595
[76] validation_0-logloss:0.20572
[78] validation_0-logloss:0.20559
[80] validation_0-logloss:0.20547
[82] validation_0-logloss:0.20528
[84] validation_0-logloss:0.20513
[86] validation_0-logloss:0.20501
[88] validation_0-logloss:0.20495
[90] validation_0-logloss:0.20481
[92] validation_0-logloss:0.20475
[94] validation_0-logloss:0.20460
[96] validation_0-logloss:0.20448
[98] validation_0-logloss:0.20436
[99] validation_0-logloss:0.20430
```

Out[188]:

```
▼ XGBClassifier
XGBClassifier(base_score=0.5, booster='gbtree', callbacks=None,
               colsample_bylevel=1, colsample_bynode=1, colsample_bytree=1,
               early_stopping_rounds=None, enable_categorical=False,
               eval_metric=None, gamma=0, gpu_id=-1, grow_policy='depthwise',
               importance_type=None, interaction_constraints='',
               learning_rate=0.300000012, max_bin=256, max_cat_to_onehot=4,
               max_delta_step=0, max_depth=6, max_leaves=0, min_child_weight=1,
               missing=nan, monotone_constraints='()', n_estimators=100,
               n_jobs=-1, num_parallel_tree=1, predictor='auto', random_state=42,
               reg_alpha=0, reg_lambda=1, ...)
```

```
In [189]: prob3 = rfc.predict_proba(X_test)
          prob3
```

```
Out[189]: array([[0.97937477, 0.02062526],
                 [0.84854066, 0.1514593 ],
                 [0.95423937, 0.04576062],
                 ...,
                 [0.98258114, 0.01741884],
                 [0.9386003 , 0.0613997 ],
                 [0.6191329 , 0.38086712]], dtype=float32)
```

```
In [199]: result_col = []
          for i in range(len(Y_test.values)):
              result_col.append(prob3[:,1][i])
```

```
In [205]: # criteria를 바꾸면서 6%근처로
          criteria = 0.6635
          result_bool = [0 if i <= criteria else 1 for i in result_col]

          sum(result_bool)/len(result_bool) * 100
```

```
Out[205]: 5.794164682839416
```

```
In [206]: y_true = Y_test
          y_pred = result_bool
```

```
In [207]: f1_score(y_true, y_pred, average='macro')
```

```
Out[207]: 0.7025932342764355
```

In []:

```
In [213]: #2안 - bank_ratio 넣기
          X = df.drop(['is_applied', 'application_id', 'user_id'], axis=1) # 'bank_id', 'product_id'
          Y = df['is_applied']
          X_train, X_test, Y_train, Y_test = train_test_split(X, Y, test_size = 0.2, random_state = 42, stratify=Y)
```

```
In [214]: from xgboost import plot_importance, XGBClassifier
          rfc = XGBClassifier(random_state = 42, n_jobs=-1, scale_pos_weight=5, n_estimators = 100)
          evals = [(X_test, Y_test)]
          rfc.fit(X_train, Y_train, early_stopping_rounds = 3, eval_metric = "logloss", eval_set = evals, verbose = 2)
```

```
C:\Users\sjkan\anaconda3\lib\site-packages\xgboost\sklearn.py:793: UserWarning: `eval_metric` in `fit` method is deprecated for better compatibility with scikit-learn, use `eval_metric` in constructor or `set_params` instead.
  warnings.warn(
C:\Users\sjkan\anaconda3\lib\site-packages\xgboost\sklearn.py:793: UserWarning: `early_stopping_rounds` in `fit` method is deprecated for better compatibility with scikit-learn, use `early_stopping_rounds` in constructor or `set_params` instead.
  warnings.warn(
```

```

[0] validation_0-logloss:0.52370
[2] validation_0-logloss:0.36563
[4] validation_0-logloss:0.29604
[6] validation_0-logloss:0.26185
[8] validation_0-logloss:0.24356
[10] validation_0-logloss:0.23294
[12] validation_0-logloss:0.22670
[14] validation_0-logloss:0.22256
[16] validation_0-logloss:0.21964
[18] validation_0-logloss:0.21776
[20] validation_0-logloss:0.21614
[22] validation_0-logloss:0.21509
[24] validation_0-logloss:0.21413
[26] validation_0-logloss:0.21314
[28] validation_0-logloss:0.21239
[30] validation_0-logloss:0.21168
[32] validation_0-logloss:0.21097
[34] validation_0-logloss:0.21051

[36] validation_0-logloss:0.21004
[38] validation_0-logloss:0.20962
[40] validation_0-logloss:0.20930
[42] validation_0-logloss:0.20896
[44] validation_0-logloss:0.20874
[46] validation_0-logloss:0.20841
[48] validation_0-logloss:0.20809
[50] validation_0-logloss:0.20783
[52] validation_0-logloss:0.20753
[54] validation_0-logloss:0.20724
[56] validation_0-logloss:0.20702
[58] validation_0-logloss:0.20680
[60] validation_0-logloss:0.20665
[62] validation_0-logloss:0.20643
[64] validation_0-logloss:0.20624
[66] validation_0-logloss:0.20609
[68] validation_0-logloss:0.20599
[70] validation_0-logloss:0.20588
[72] validation_0-logloss:0.20576
[74] validation_0-logloss:0.20555
[76] validation_0-logloss:0.20533
[78] validation_0-logloss:0.20517
[80] validation_0-logloss:0.20506
[82] validation_0-logloss:0.20490
[84] validation_0-logloss:0.20484
[86] validation_0-logloss:0.20473
[88] validation_0-logloss:0.20463
[90] validation_0-logloss:0.20448
[92] validation_0-logloss:0.20438
[94] validation_0-logloss:0.20418
[96] validation_0-logloss:0.20408
[98] validation_0-logloss:0.20396
[99] validation_0-logloss:0.20387

```

Out[214]:

```

XGBClassifier
XGBClassifier(base_score=0.5, booster='gbtree', callbacks=None,
               colsample_bylevel=1, colsample_bynode=1, colsample_bytree=1,
               early_stopping_rounds=None, enable_categorical=False,
               eval_metric=None, gamma=0, gpu_id=-1, grow_policy='depthwise',
               importance_type=None, interaction_constraints='',
               learning_rate=0.300000012, max_bin=256, max_cat_to_onehot=4,
               max_delta_step=0, max_depth=6, max_leaves=0, min_child_weight=1,
               missing=nan, monotone_constraints='()', n_estimators=100,
               n_jobs=-1, num_parallel_tree=1, predictor='auto', random_state=42,
               reg_alpha=0, reg_lambda=1, ...)

```

In [215]:

```

prob4 = rfc.predict_proba(X_test)
prob4

```

Out[215]:

```

array([[0.97838175, 0.02161827],
       [0.86386824, 0.13613175],
       [0.961997 , 0.03800301],
       ...,
       [0.9878017 , 0.01219834],
       [0.9523356 , 0.04766443],
       [0.678995 , 0.32100502]], dtype=float32)

```

In [216]:

```

# user , product
result_col = []
for i in range(len(Y_test.values)):
    result_col.append(prob4[:,1][i])

```

In [222]:

```

criteria = 0.663
result_bool = [0 if i <= criteria else 1 for i in result_col]

sum(result_bool)/len(result_bool) * 100

```

Out[222]: 5.794908850610552

```
In [223... y_true = Y_test  
y_pred = result_bool
```

```
In [224... f1_score(y_true, y_pred, average='macro')
```

Out[224]: 0.7034973274606185

In []:

In []:

lgbm+xgboost

prob1 : randomforest prob2 : lgbm prob3,4 : xgboose

```
In [225... result_col = []  
for i in range(len(Y_test.values)):  
    result_col.append(prob2[:,1][i]*0.8 + prob3[:,1][i] *0.2)
```

```
In [226... # criteria를 바꾸면서 6%근처로  
criteria = 0.654  
result_bool = [0 if i <= criteria else 1 for i in result_col]  
  
sum(result_bool)/len(result_bool) * 100
```

Out[226]: 5.799299440460253

```
In [227... y_true = Y_test  
y_pred = result_bool
```

```
In [228... f1_score(y_true, y_pred, average='macro')
```

Out[228]: 0.7062161923449911

In []: