

Prediction du risque de credit bancaire sensible aux coûts  
financiers en intégrant des descripteurs extraits des graphes  
Tableaux récapitulatifs

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LDA(all)			GERMAN			JAPAN		Total
			Acc	F1	Cost	Acc	F1	
Classic			0.745	0.6919	0.9432	0.8406	0.8384	
MIC	GLO	MX	<b>0.765</b>	<b>0.7241</b>	<b>0.8608</b>	<b>0.8551</b>	<b>0.8526</b>	5
		CX	0.71	0.689	0.9482	0.8478	0.8465	0
	PER	MX	0.765	0.7115	0.8854	<b>0.8551</b>	<b>0.8531</b>	2
		CX	<b>0.78</b>	<b>0.7141</b>	<b>0.7475</b>	<b>0.8551</b>	<b>0.8531</b>	5
		CY	<b>0.78</b>	<b>0.7141</b>	<b>0.7475</b>	<b>0.8551</b>	<b>0.8531</b>	5
		CXY	<b>0.78</b>	<b>0.7141</b>	<b>0.7475</b>	<b>0.8551</b>	<b>0.8531</b>	5
	GAP	MX	<b>0.76</b>	<b>0.7219</b>	<b>0.8637</b>	0.8478	0.846	3
		CX	0.745	0.6855	0.9679	<b>0.8551</b>	<b>0.8531</b>	2
		CY	0.745	0.6855	0.9679	<b>0.8551</b>	<b>0.8531</b>	2
		CXY	0.745	0.6855	0.9679	<b>0.8551</b>	<b>0.8531</b>	2
MCA	GLO	MX	0.755	0.7124	0.8947	<b>0.8623</b>	<b>0.8602</b>	2
		CX	<b>0.765</b>	<b>0.7241</b>	<b>0.8699</b>	0.8551	0.8536	3
	PER	MX	<b>0.78</b>	<b>0.7272</b>	0.8492	<b>0.8696</b>	<b>0.8668</b>	4
		CX	0.77	0.7133	<b>0.7739</b>	0.8623	0.8602	1
		CY	0.77	0.7133	<b>0.7739</b>	0.8623	0.8602	1
		CXY	0.77	0.7133	<b>0.7739</b>	0.8623	0.8602	1
	GAP	MX	<b>0.76</b>	<b>0.7219</b>	0.8637	<b>0.8551</b>	0.8531	3
		CX	0.755	0.7149	<b>0.8626</b>	<b>0.8551</b>	<b>0.8536</b>	3
		CY	0.755	0.7149	<b>0.8626</b>	<b>0.8551</b>	<b>0.8536</b>	3
		CXY	0.755	0.7149	<b>0.8626</b>	<b>0.8551</b>	<b>0.8536</b>	3

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LR(all)			GERMAN			JAPAN		Total
			Acc	F1	Cost	Acc	F1	
Classic			0.74	0.6776	0.9718	0.8478	0.8427	
MIC	GLO	MX	<b>0.755</b>	<b>0.6933</b>	<b>0.9204</b>	<b>0.8623</b>	<b>0.8584</b>	5
		CX	0.75	0.6865	0.9234	0.8551	0.8506	0
	PER	MX	<b>0.755</b>	<b>0.6933</b>	0.9204	<b>0.8696</b>	<b>0.8648</b>	4
		CX	0.75	0.6865	<b>0.9128</b>	0.8623	0.8584	1
		CY	0.75	0.6865	<b>0.9128</b>	0.8623	0.8584	1
		CXY	0.75	0.6865	<b>0.9128</b>	0.8623	0.8584	1
	GAP	MX	<b>0.755</b>	<b>0.6933</b>	0.9204	<b>0.8623</b>	<b>0.8584</b>	4
		CX	0.75	0.69	<b>0.9128</b>	0.8551	0.8506	1
		CY	0.75	0.69	<b>0.9128</b>	0.8551	0.8506	1
		CXY	0.75	0.69	<b>0.9128</b>	0.8551	0.8506	1
MCA	GLO	MX	<b>0.76</b>	<b>0.7024</b>	<b>0.839</b>	<b>0.8696</b>	<b>0.8668</b>	5
		CX	0.75	0.69	0.887	0.8551	0.852	0
	PER	MX	<b>0.76</b>	0.6991	<b>0.8492</b>	0.8623	0.8602	2
		CX	<b>0.76</b>	<b>0.7024</b>	0.8616	<b>0.8696</b>	<b>0.8662</b>	4
		CY	<b>0.76</b>	<b>0.7024</b>	0.8616	<b>0.8696</b>	<b>0.8662</b>	4
		CXY	<b>0.76</b>	<b>0.7024</b>	0.8616	<b>0.8696</b>	<b>0.8662</b>	4
	GAP	MX	<b>0.765</b>	<b>0.707</b>	0.8375	0.8623	0.8602	2
		CX	0.76	0.69	<b>0.7982</b>	<b>0.8696</b>	<b>0.8662</b>	3
		CY	0.76	0.69	<b>0.7982</b>	<b>0.8696</b>	<b>0.8662</b>	3
		CXY	0.76	0.69	<b>0.7982</b>	<b>0.8696</b>	<b>0.8662</b>	3

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SVM(all)			GERMAN			JAPAN		Total
			Acc	F1	Cost	Acc	F1	
Classic			0.77	0.7116	0.8396	0.8478	0.846	
MIC	GLO	MX	<b>0.775</b>	<b>0.7194</b>	0.8396	<b>0.8551</b>	<b>0.8536</b>	4
		CX	<b>0.775</b>	0.7163	<b>0.8355</b>	<b>0.8551</b>	<b>0.8536</b>	4
	PER	MX	<b>0.775</b>	<b>0.7225</b>	0.8365	<b>0.8623</b>	<b>0.8607</b>	4
		CX	<b>0.775</b>	0.7194	<b>0.8214</b>	0.8551	0.8536	2
		CY	<b>0.775</b>	0.7194	<b>0.8214</b>	0.8551	0.8536	2
		CXY	<b>0.775</b>	0.7194	<b>0.8214</b>	0.8551	0.8536	2
	GAP	MX	<b>0.775</b>	<b>0.7194</b>	<b>0.8355</b>	0.8478	0.8465	3
		CX	<b>0.775</b>	0.7163	<b>0.8355</b>	<b>0.8551</b>	<b>0.8536</b>	4
		CY	<b>0.775</b>	0.7163	<b>0.8355</b>	<b>0.8551</b>	<b>0.8536</b>	4
		CXY	<b>0.775</b>	0.7163	<b>0.8355</b>	<b>0.8551</b>	<b>0.8536</b>	4
MCA	GLO	MX	<b>0.77</b>	<b>0.7116</b>	0.8396	<b>0.8551</b>	<b>0.8536</b>	4
		CX	<b>0.77</b>	<b>0.7116</b>	<b>0.817</b>	<b>0.8551</b>	<b>0.8536</b>	5
	PER	MX	<b>0.77</b>	0.7116	0.8396	0.8551	0.8536	1
		CX	<b>0.77</b>	<b>0.7148</b>	<b>0.8311</b>	<b>0.8623</b>	<b>0.8591</b>	5
		CY	<b>0.77</b>	<b>0.7148</b>	<b>0.8311</b>	<b>0.8623</b>	<b>0.8591</b>	5
		CXY	<b>0.77</b>	<b>0.7148</b>	<b>0.8311</b>	<b>0.8623</b>	<b>0.8591</b>	5
	GAP	MX	<b>0.77</b>	0.7116	0.8396	0.8551	0.8536	1
		CX	<b>0.77</b>	<b>0.7148</b>	<b>0.7895</b>	<b>0.8696</b>	<b>0.8668</b>	5
		CY	<b>0.77</b>	<b>0.7148</b>	<b>0.7895</b>	<b>0.8696</b>	<b>0.8668</b>	5
		CXY	<b>0.77</b>	<b>0.7148</b>	<b>0.7895</b>	<b>0.8696</b>	<b>0.8668</b>	5

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DT(all)			GERMAN			JAPAN		Total
			Acc	F1	Cost	Acc	F1	
Classic			0.68	0.6292	1.2229	0.7681	0.7621	
MIC	GLO	MX	0.72	<b>0.6858</b>	0.9849	0.8116	0.8076	1
		CX	<b>0.725</b>	0.6644	<b>0.969</b>	<b>0.8551</b>	<b>0.8531</b>	4
	PER	MX	<b>0.72</b>	<b>0.6698</b>	0.9023	0.8261	0.8175	2
		CX	<b>0.72</b>	0.6614	<b>0.8682</b>	<b>0.8551</b>	<b>0.8536</b>	4
		CY	<b>0.72</b>	0.6614	<b>0.8682</b>	<b>0.8551</b>	<b>0.8536</b>	4
		CXY	<b>0.72</b>	0.6614	<b>0.8682</b>	<b>0.8551</b>	<b>0.8536</b>	4
	GAP	MX	<b>0.73</b>	<b>0.6816</b>	<b>0.8886</b>	0.8188	0.8127	3
		CX	0.715	0.6553	1.0579	<b>0.8551</b>	<b>0.8536</b>	2
		CY	0.715	0.6553	1.0579	<b>0.8551</b>	<b>0.8536</b>	2
		CXY	0.715	0.6553	1.0579	<b>0.8551</b>	<b>0.8536</b>	2
MCA	GLO	MX	0.705	<b>0.6702</b>	<b>0.9757</b>	0.8261	0.8207	2
		CX	<b>0.715</b>	0.6197	1.0902	<b>0.8551</b>	<b>0.8531</b>	3
	PER	MX	<b>0.73</b>	<b>0.6809</b>	0.9673	0.8333	0.8286	2
		CX	0.72	<b>0.6809</b>	<b>0.889</b>	<b>0.8551</b>	<b>0.8536</b>	4
		CY	0.72	<b>0.6809</b>	<b>0.889</b>	<b>0.8551</b>	<b>0.8536</b>	4
		CXY	0.72	<b>0.6809</b>	<b>0.889</b>	<b>0.8551</b>	<b>0.8536</b>	4
	GAP	MX	<b>0.72</b>	<b>0.6712</b>	<b>0.9807</b>	0.8406	0.8347	3
		CX	0.71	0.6353	1.0109	<b>0.8551</b>	<b>0.8536</b>	2
		CY	0.71	0.6353	1.0109	<b>0.8551</b>	<b>0.8536</b>	2
		CXY	0.71	0.6353	1.0109	<b>0.8551</b>	<b>0.8536</b>	2

RF(all)			GERMAN			JAPAN		Total
			Acc	F1	Cost	Acc	F1	
Classic			0.72	0.6267	1.1598	0.8768	0.8733	
MIC	GLO	MX	<b>0.77</b>	<b>0.7048</b>	<b>0.8316</b>	0.8913	0.8887	3
		CX	0.74	0.6799	0.9705	<b>0.8986</b>	<b>0.8959</b>	2
	PER	MX	<b>0.775</b>	<b>0.7058</b>	0.8851	0.8913	0.8887	2
		CX	0.77	0.7048	<b>0.8509</b>	<b>0.8986</b>	<b>0.8948</b>	3
		CY	0.77	0.7048	<b>0.8509</b>	<b>0.8986</b>	<b>0.8948</b>	3
		CXY	0.77	0.7048	<b>0.8509</b>	<b>0.8986</b>	<b>0.8948</b>	3
	GAP	MX	<b>0.77</b>	<b>0.701</b>	<b>0.9064</b>	<b>0.8986</b>	<b>0.8954</b>	5
		CX	0.745	0.6878	0.9612	0.8841	0.8798	0
		CY	0.745	0.6878	0.9612	0.8841	0.8798	0
		CXY	0.745	0.6878	0.9612	0.8841	0.8798	0
MCA	GLO	MX	<b>0.755</b>	0.6836	0.915	<b>0.8913</b>	<b>0.8887</b>	3
		CX	<b>0.755</b>	<b>0.704</b>	<b>0.8868</b>	<b>0.8913</b>	0.8882	4
	PER	MX	<b>0.775</b>	<b>0.7094</b>	<b>0.7959</b>	<b>0.8986</b>	<b>0.8954</b>	5
		CX	0.755	0.6796	0.8835	0.8913	0.8887	0
		CY	0.755	0.6796	0.8835	0.8913	0.8887	0
		CXY	0.755	0.6796	0.8835	0.8913	0.8887	0
	GAP	MX	<b>0.765</b>	0.6919	<b>0.8706</b>	<b>0.8913</b>	<b>0.8892</b>	4
		CX	0.755	<b>0.6945</b>	0.9333	0.8841	0.8816	1
		CY	0.755	<b>0.6945</b>	0.9333	0.8841	0.8816	1
		CXY	0.755	<b>0.6945</b>	0.9333	0.8841	0.8816	1

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XGB(all)			GERMAN			JAPAN		Total
			Acc	F1	Cost	Acc	F1	
Classic			0.725	0.6571	1.0566	0.8696	0.8655	
MIC	GLO	MX	<b>0.745</b>	<b>0.7013</b>	<b>0.863</b>	<b>0.8913</b>	<b>0.8876</b>	5
		CX	0.73	0.6742	0.9278	<b>0.8913</b>	0.887	1
	PER	MX	0.76	<b>0.7105</b>	0.8577	<b>0.9058</b>	<b>0.9026</b>	3
		CX	<b>0.78</b>	0.707	<b>0.8046</b>	0.8913	0.8863	2
		CY	<b>0.78</b>	0.707	<b>0.8046</b>	0.8913	0.8863	2
		CXY	<b>0.78</b>	0.707	<b>0.8046</b>	0.8913	0.8863	2
	GAP	MX	<b>0.75</b>	<b>0.7058</b>	<b>0.8641</b>	<b>0.8913</b>	<b>0.8882</b>	5
		CX	0.735	0.6571	0.9597	<b>0.8913</b>	0.8855	1
		CY	0.735	0.6571	0.9597	<b>0.8913</b>	0.8855	1
		CXY	0.735	0.6571	0.9597	<b>0.8913</b>	0.8855	1
MCA	GLO	MX	<b>0.74</b>	<b>0.6943</b>	<b>0.9185</b>	<b>0.8913</b>	<b>0.8876</b>	5
		CX	0.725	0.6571	1.0126	0.8551	0.8531	0
	PER	MX	0.745	0.6843	0.9417	<b>0.8841</b>	<b>0.881</b>	2
		CX	<b>0.775</b>	<b>0.707</b>	<b>0.8452</b>	<b>0.8841</b>	0.8791	4
		CY	<b>0.775</b>	<b>0.707</b>	<b>0.8452</b>	<b>0.8841</b>	0.8791	4
		CXY	<b>0.775</b>	<b>0.707</b>	<b>0.8452</b>	<b>0.8841</b>	0.8791	4
	GAP	MX	<b>0.755</b>	<b>0.701</b>	<b>0.9007</b>	<b>0.8913</b>	<b>0.8876</b>	5
		CX	0.74	0.6756	0.9963	0.8551	0.8531	0
		CY	0.74	0.6756	0.9963	0.8551	0.8531	0
		CXY	0.74	0.6756	0.9963	0.8551	0.8531	0