

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	PER	MX	0.765	0.7115	1.7217	<b>0.8551</b>	<b>0.8531</b>	2
		CX	<b>0.78</b>	<b>0.7141</b>	<b>2.0201</b>	<b>0.8551</b>	<b>0.8531</b>	5
		CY	<b>0.78</b>	<b>0.7141</b>	<b>2.0201</b>	<b>0.8551</b>	<b>0.8531</b>	5
		CXY	<b>0.78</b>	<b>0.7141</b>	<b>2.0201</b>	<b>0.8551</b>	<b>0.8531</b>	5
	GAP	MX	<b>0.76</b>	<b>0.7219</b>	1.7217	0.8478	0.846	2
		CX	0.745	0.6855	<b>1.8847</b>	<b>0.8551</b>	<b>0.8531</b>	3
		CY	0.745	0.6855	<b>1.8847</b>	<b>0.8551</b>	<b>0.8531</b>	3
		CXY	0.745	0.6855	<b>1.8847</b>	<b>0.8551</b>	<b>0.8531</b>	3
	GLO	MX	<b>0.765</b>	<b>0.7241</b>	1.7217	<b>0.8551</b>	<b>0.8526</b>	4
		CX	0.71	0.689	<b>1.9328</b>	0.8478	0.8465	1
MCA	PER	MX	<b>0.78</b>	<b>0.7272</b>	1.7217	<b>0.8696</b>	<b>0.8668</b>	4
		CX	0.77	0.7133	<b>2.0225</b>	0.8623	0.8602	1
		CY	0.77	0.7133	<b>2.0225</b>	0.8623	0.8602	1
		CXY	0.77	0.7133	<b>2.0225</b>	0.8623	0.8602	1
	GAP	MX	<b>0.76</b>	<b>0.7219</b>	1.7425	<b>0.8551</b>	0.8531	3
		CX	0.755	0.7149	<b>2.0047</b>	<b>0.8551</b>	<b>0.8536</b>	3
		CY	0.755	0.7149	<b>2.0047</b>	<b>0.8551</b>	<b>0.8536</b>	3
		CXY	0.755	0.7149	<b>2.0047</b>	<b>0.8551</b>	<b>0.8536</b>	3
	GLO	MX	0.755	0.7124	1.7381	<b>0.8623</b>	<b>0.8602</b>	2
		CX	<b>0.765</b>	<b>0.7241</b>	<b>1.7682</b>	0.8551	0.8536	3

LR(all)			GERMAN			JAPAN		Total
			Acc	F1	Cost	Acc	F1	
Classic			0.74	0.6776	0.9718	0.8478	0.8427	
MIC	PER	MX	<b>0.755</b>	<b>0.6933</b>	1.0053	<b>0.8696</b>	<b>0.8648</b>	4
		CX	0.75	0.6865	<b>1.0068</b>	0.8623	0.8584	1
		CY	0.75	0.6865	<b>1.0068</b>	0.8623	0.8584	1
		CXY	0.75	0.6865	<b>1.0068</b>	0.8623	0.8584	1
	GAP	MX	<b>0.755</b>	<b>0.6933</b>	0.995	<b>0.8623</b>	<b>0.8584</b>	4
		CX	0.75	0.69	<b>1.0194</b>	0.8551	0.8506	1
		CY	0.75	0.69	<b>1.0194</b>	0.8551	0.8506	1
		CXY	0.75	0.69	<b>1.0194</b>	0.8551	0.8506	1
MCA	PER	MX	<b>0.755</b>	<b>0.6933</b>	0.9797	<b>0.8623</b>	<b>0.8584</b>	4
		CX	0.75	0.6865	<b>1.0194</b>	0.8551	0.8506	1
		CY	<b>0.76</b>	<b>0.7024</b>	<b>1.4551</b>	<b>0.8696</b>	<b>0.8662</b>	5
		CXY	<b>0.76</b>	<b>0.7024</b>	<b>1.4551</b>	<b>0.8696</b>	<b>0.8662</b>	5
	GAP	MX	<b>0.765</b>	<b>0.707</b>	1.4576	0.8623	0.8602	2
		CX	0.76	0.69	<b>1.4739</b>	<b>0.8696</b>	<b>0.8662</b>	3
		CY	0.76	0.69	<b>1.4739</b>	<b>0.8696</b>	<b>0.8662</b>	3
		CXY	0.76	0.69	<b>1.4739</b>	<b>0.8696</b>	<b>0.8662</b>	3
	GLO	MX	<b>0.76</b>	<b>0.7024</b>	<b>1.3908</b>	<b>0.8696</b>	<b>0.8668</b>	5
		CX	0.75	0.69	1.3888	0.8551	0.852	0

SVM(all)			GERMAN			JAPAN		Total
			Acc	F1	Cost	Acc	F1	
Classic			0.77	0.7116	0.8396	0.8478	0.846	
MIC	PER	MX	<b>0.775</b>	<b>0.7225</b>	0.953	<b>0.8623</b>	<b>0.8607</b>	4
		CX	<b>0.775</b>	0.7194	<b>0.9892</b>	0.8551	0.8536	2
		CY	<b>0.775</b>	0.7194	<b>0.9892</b>	0.8551	0.8536	2
		CXY	<b>0.775</b>	0.7194	<b>0.9892</b>	0.8551	0.8536	2
	GAP	MX	<b>0.775</b>	<b>0.7194</b>	0.9742	0.8478	0.8465	2
		CX	<b>0.775</b>	0.7163	<b>1.157</b>	<b>0.8551</b>	<b>0.8536</b>	4
		CY	<b>0.775</b>	0.7163	<b>1.157</b>	<b>0.8551</b>	<b>0.8536</b>	4
		CXY	<b>0.775</b>	0.7163	<b>1.157</b>	<b>0.8551</b>	<b>0.8536</b>	4
	GLO	MX	<b>0.775</b>	<b>0.7194</b>	0.9946	<b>0.8551</b>	<b>0.8536</b>	4
		CX	<b>0.775</b>	0.7163	<b>1.1028</b>	<b>0.8551</b>	<b>0.8536</b>	4
MCA	PER	MX	<b>0.77</b>	0.7116	<b>1.4608</b>	0.8551	0.8536	2
		CX	<b>0.77</b>	<b>0.7148</b>	<b>1.4608</b>	<b>0.8623</b>	<b>0.8591</b>	5
		CY	<b>0.77</b>	<b>0.7148</b>	<b>1.4608</b>	<b>0.8623</b>	<b>0.8591</b>	5
		CXY	<b>0.77</b>	<b>0.7148</b>	<b>1.4608</b>	<b>0.8623</b>	<b>0.8591</b>	5
	GAP	MX	<b>0.77</b>	0.7116	<b>1.5366</b>	0.8551	0.8536	2
		CX	<b>0.77</b>	<b>0.7148</b>	1.4608	<b>0.8696</b>	<b>0.8668</b>	4
		CY	<b>0.77</b>	<b>0.7148</b>	1.4608	<b>0.8696</b>	<b>0.8668</b>	4
		CXY	<b>0.77</b>	<b>0.7148</b>	1.4608	<b>0.8696</b>	<b>0.8668</b>	4
	GLO	MX	<b>0.77</b>	<b>0.7116</b>	<b>1.4608</b>	<b>0.8551</b>	<b>0.8536</b>	5
		CX	<b>0.77</b>	<b>0.7116</b>	<b>1.4608</b>	<b>0.8551</b>	<b>0.8536</b>	5

DT(all)			GERMAN			JAPAN		Total
			Acc	F1	Cost	Acc	F1	
Classic			0.68	0.6292	1.2229	0.7681	0.7621	
MIC	PER	MX	<b>0.72</b>	<b>0.6698</b>	1.468	0.8261	0.8175	2
		CX	<b>0.72</b>	0.6614	<b>2.2119</b>	<b>0.8551</b>	<b>0.8536</b>	4
		CY	<b>0.72</b>	0.6614	<b>2.2119</b>	<b>0.8551</b>	<b>0.8536</b>	4
		CXY	<b>0.72</b>	0.6614	<b>2.2119</b>	<b>0.8551</b>	<b>0.8536</b>	4
	GAP	MX	<b>0.73</b>	<b>0.6816</b>	1.6152	0.8188	0.8127	2
		CX	0.715	0.6553	<b>2.0963</b>	<b>0.8551</b>	<b>0.8536</b>	3
		CY	0.715	0.6553	<b>2.0963</b>	<b>0.8551</b>	<b>0.8536</b>	3
		CXY	0.715	0.6553	<b>2.0963</b>	<b>0.8551</b>	<b>0.8536</b>	3
	GLO	MX	0.72	<b>0.6858</b>	1.6707	0.8116	0.8076	1
		CX	<b>0.725</b>	0.6644	<b>2.0148</b>	<b>0.8551</b>	<b>0.8531</b>	4
MCA	PER	MX	<b>0.73</b>	<b>0.6809</b>	1.6141	0.8333	0.8286	2
		CX	0.72	<b>0.6809</b>	<b>2.2119</b>	<b>0.8551</b>	<b>0.8536</b>	4
		CY	0.72	<b>0.6809</b>	<b>2.2119</b>	<b>0.8551</b>	<b>0.8536</b>	4
		CXY	0.72	<b>0.6809</b>	<b>2.2119</b>	<b>0.8551</b>	<b>0.8536</b>	4
	GAP	MX	<b>0.72</b>	<b>0.6712</b>	1.8515	0.8406	0.8347	2
		CX	0.71	0.6353	<b>2.0963</b>	<b>0.8551</b>	<b>0.8536</b>	3
		CY	0.71	0.6353	<b>2.0963</b>	<b>0.8551</b>	<b>0.8536</b>	3
		CXY	0.71	0.6353	<b>2.0963</b>	<b>0.8551</b>	<b>0.8536</b>	3
	GLO	MX	0.705	<b>0.6702</b>	1.8482	0.8261	0.8207	1
		CX	<b>0.715</b>	0.6197	<b>2.0148</b>	<b>0.8551</b>	<b>0.8531</b>	4

RF(all)			GERMAN			JAPAN		Total
			Acc	F1	Cost	Acc	F1	
Classic			0.72	0.6267	1.1598	0.8768	0.8733	
MIC	PER	MX	<b>0.775</b>	<b>0.7058</b>	1.2773	0.8913	0.8887	2
		CX	0.77	0.7048	<b>2.0813</b>	<b>0.8986</b>	<b>0.8948</b>	3
		CY	0.77	0.7048	<b>2.0813</b>	<b>0.8986</b>	<b>0.8948</b>	3
		CXY	0.77	0.7048	<b>2.0813</b>	<b>0.8986</b>	<b>0.8948</b>	3
	GAP	MX	<b>0.77</b>	<b>0.701</b>	1.4861	<b>0.8986</b>	<b>0.8954</b>	4
		CX	0.745	0.6878	<b>2.0813</b>	0.8841	0.8798	1
		CY	0.745	0.6878	<b>2.0813</b>	0.8841	0.8798	1
		CXY	0.745	0.6878	<b>2.0813</b>	0.8841	0.8798	1
	GLO	MX	<b>0.77</b>	<b>0.7048</b>	1.5471	0.8913	0.8887	2
		CX	0.74	0.6799	<b>2.1192</b>	<b>0.8986</b>	<b>0.8959</b>	3
MCA	PER	MX	<b>0.775</b>	<b>0.7094</b>	1.5531	<b>0.8986</b>	<b>0.8954</b>	4
		CX	0.755	0.6796	<b>2.0813</b>	0.8913	0.8887	1
		CY	0.755	0.6796	<b>2.0813</b>	0.8913	0.8887	1
		CXY	0.755	0.6796	<b>2.0813</b>	0.8913	0.8887	1
	GAP	MX	<b>0.765</b>	0.6919	1.58	<b>0.8913</b>	<b>0.8892</b>	3
		CX	0.755	<b>0.6945</b>	<b>2.0813</b>	0.8841	0.8816	2
		CY	0.755	<b>0.6945</b>	<b>2.0813</b>	0.8841	0.8816	2
		CXY	0.755	<b>0.6945</b>	<b>2.0813</b>	0.8841	0.8816	2
	GLO	MX	<b>0.755</b>	0.6836	1.5656	<b>0.8913</b>	<b>0.8887</b>	3
		CX	<b>0.755</b>	<b>0.704</b>	<b>2.0001</b>	<b>0.8913</b>	0.8882	4

XGB(all)			GERMAN			JAPAN		Total
			Acc	F1	Cost	Acc	F1	
Classic			0.725	0.6571	1.0566	0.8696	0.8655	
MIC	PER	MX	0.76	<b>0.7105</b>	1.2044	<b>0.9058</b>	<b>0.9026</b>	3
		CX	<b>0.78</b>	0.707	<b>2.0813</b>	0.8913	0.8863	2
		CY	<b>0.78</b>	0.707	<b>2.0813</b>	0.8913	0.8863	2
		CXY	<b>0.78</b>	0.707	<b>2.0813</b>	0.8913	0.8863	2
	GAP	MX	<b>0.75</b>	<b>0.7058</b>	1.4365	<b>0.8913</b>	<b>0.8882</b>	4
		CX	0.735	0.6571	<b>2.0309</b>	<b>0.8913</b>	0.8855	2
		CY	0.735	0.6571	<b>2.0309</b>	<b>0.8913</b>	0.8855	2
		CXY	0.735	0.6571	<b>2.0309</b>	<b>0.8913</b>	0.8855	2
	GLO	MX	<b>0.745</b>	<b>0.7013</b>	1.3966	<b>0.8913</b>	<b>0.8876</b>	4
		CX	0.73	0.6742	<b>1.9468</b>	<b>0.8913</b>	0.887	2
MCA	PER	MX	0.745	0.6843	1.7273	<b>0.8841</b>	<b>0.881</b>	2
		CX	<b>0.775</b>	<b>0.707</b>	<b>2.0309</b>	<b>0.8841</b>	0.8791	4
		CY	<b>0.775</b>	<b>0.707</b>	<b>2.0309</b>	<b>0.8841</b>	0.8791	4
		CXY	<b>0.775</b>	<b>0.707</b>	<b>2.0309</b>	<b>0.8841</b>	0.8791	4
	GAP	MX	<b>0.755</b>	<b>0.701</b>	1.6133	<b>0.8913</b>	<b>0.8876</b>	4
		CX	0.74	0.6756	<b>2.0309</b>	0.8551	0.8531	1
		CY	0.74	0.6756	<b>2.0309</b>	0.8551	0.8531	1
		CXY	0.74	0.6756	<b>2.0309</b>	0.8551	0.8531	1
	GLO	MX	<b>0.74</b>	<b>0.6943</b>	1.7042	<b>0.8913</b>	<b>0.8876</b>	4
		CX	0.725	0.6571	<b>1.9468</b>	0.8551	0.8531	1