# 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 |
|---|---|---|---|---|---|---|---|---|
| | | | Accuracy | F1-Score | Financial-cost | Accuracy | F1-Score | |
| Classic | | | 0.7 | 0.7 | 0.9 | 0.8 | 0.8 | |
| MlC | PER | MX | **0.8** | **0.7** | 1.7 | **0.9** | **0.9** | 4 |
| | | CX | **0.8** | **0.7** | **2.0** | **0.9** | **0.9** | 5 |
| | | CY | **0.8** | **0.7** | **2.0** | **0.9** | **0.9** | 5 |
| | | CXY | **0.8** | **0.7** | **2.0** | **0.9** | **0.9** | 5 |
| | GAP | MX | **0.8** | **0.7** | 1.7 | 0.8 | 0.8 | 2 |
| | | CX | 0.7 | **0.7** | **1.9** | **0.9** | **0.9** | 4 |
| | | CY | 0.7 | **0.7** | **1.9** | **0.9** | **0.9** | 4 |
| | | CXY | 0.7 | **0.7** | **1.9** | **0.9** | **0.9** | 4 |
| | GLO | MX | **0.8** | **0.7** | 1.7 | **0.9** | **0.9** | 4 |
| | | CX | 0.7 | **0.7** | **1.9** | 0.8 | 0.8 | 2 |
| MCA | PER | MX | **0.8** | **0.7** | 1.7 | **0.9** | **0.9** | 4 |
| | | CX | **0.8** | **0.7** | **2.0** | **0.9** | **0.9** | 5 |
| | | CY | **0.8** | **0.7** | **2.0** | **0.9** | **0.9** | 5 |
| | | CXY | **0.8** | **0.7** | **2.0** | **0.9** | **0.9** | 5 |
| | GAP | MX | **0.8** | **0.7** | 1.7 | **0.9** | **0.9** | 4 |
| | | CX | **0.8** | **0.7** | **2.0** | **0.9** | **0.9** | 5 |
| | | CY | **0.8** | **0.7** | **2.0** | **0.9** | **0.9** | 5 |
| | | CXY | **0.8** | **0.7** | **2.0** | **0.9** | **0.9** | 5 |
| | GLO | MX | **0.8** | **0.7** | 1.7 | **0.9** | **0.9** | 4 |
| | | CX | **0.8** | **0.7** | **1.8** | **0.9** | **0.9** | 5 |

| LR(all) | | | GERMAN | | | JAPAN | | Total |
|---|---|---|---|---|---|---|---|---|
| | | | Accuracy | F1-Score | Financial-cost | Accuracy | F1-Score | |
| Classic | | | 0.7 | 0.7 | 1.0 | 0.8 | 0.8 | |
| MlC | PER | MX | **0.8** | **0.7** | **1.0** | **0.9** | **0.9** | 5 |
| | | CX | **0.8** | **0.7** | **1.0** | **0.9** | **0.9** | 5 |
| | | CY | **0.8** | **0.7** | **1.0** | **0.9** | **0.9** | 5 |
| | | CXY | **0.8** | **0.7** | **1.0** | **0.9** | **0.9** | 5 |
| | GAP | MX | **0.8** | **0.7** | **1.0** | **0.9** | **0.9** | 5 |
| | | CX | **0.8** | **0.7** | **1.0** | **0.9** | **0.9** | 5 |
| | | CY | **0.8** | **0.7** | **1.0** | **0.9** | **0.9** | 5 |
| | | CXY | **0.8** | **0.7** | **1.0** | **0.9** | **0.9** | 5 |
| | GLO | MX | **0.8** | **0.7** | **1.0** | **0.9** | **0.9** | 5 |
| | | CX | **0.8** | **0.7** | **1.0** | **0.9** | **0.9** | 5 |
| MCA | PER | MX | **0.8** | **0.7** | 1.4 | **0.9** | **0.9** | 4 |
| | | CX | **0.8** | **0.7** | 1.5 | **0.9** | **0.9** | 5 |
| | | CY | **0.8** | **0.7** | 1.5 | **0.9** | **0.9** | 5 |
| | | CXY | **0.8** | **0.7** | 1.5 | **0.9** | **0.9** | 5 |
| | GAP | MX | **0.8** | **0.7** | 1.5 | **0.9** | **0.9** | 5 |
| | | CX | **0.8** | **0.7** | 1.5 | **0.9** | **0.9** | 5 |
| | | CY | **0.8** | **0.7** | 1.5 | **0.9** | **0.9** | 5 |
| | | CXY | **0.8** | **0.7** | 1.5 | **0.9** | **0.9** | 5 |
| | GLO | MX | **0.8** | **0.7** | 1.4 | **0.9** | **0.9** | 5 |
| | | CX | **0.8** | **0.7** | 1.4 | **0.9** | **0.9** | 5 |

| SVM(all) | | | GERMAN | | | JAPAN | | Total |
|---|---|---|---|---|---|---|---|---|
| | | | Accuracy | F1-Score | Financial-cost | Accuracy | F1-Score | |
| Classic | | | 0.8 | 0.7 | 0.8 | 0.8 | 0.8 | |
| MlC | PER | MX | **0.8** | **0.7** | **1.0** | **0.9** | **0.9** | 5 |
| | | CX | **0.8** | **0.7** | **1.0** | **0.9** | **0.9** | 5 |
| | | CY | **0.8** | **0.7** | **1.0** | **0.9** | **0.9** | 5 |
| | | CXY | **0.8** | **0.7** | **1.0** | **0.9** | **0.9** | 5 |
| | GAP | MX | **0.8** | **0.7** | 1.0 | 0.8 | 0.8 | 2 |
| | | CX | **0.8** | **0.7** | **1.2** | **0.9** | **0.9** | 5 |
| | | CY | **0.8** | **0.7** | **1.2** | **0.9** | **0.9** | 5 |
| | | CXY | **0.8** | **0.7** | **1.2** | **0.9** | **0.9** | 5 |
| | GLO | MX | **0.8** | **0.7** | 1.0 | **0.9** | **0.9** | 4 |
| | | CX | **0.8** | **0.7** | **1.1** | **0.9** | **0.9** | 5 |
| MCA | PER | MX | **0.8** | **0.7** | **1.5** | **0.9** | **0.9** | 5 |
| | | CX | **0.8** | **0.7** | **1.5** | **0.9** | **0.9** | 5 |
| | | CY | **0.8** | **0.7** | **1.5** | **0.9** | **0.9** | 5 |
| | | CXY | **0.8** | **0.7** | **1.5** | **0.9** | **0.9** | 5 |
| | GAP | MX | **0.8** | **0.7** | **1.5** | **0.9** | **0.9** | 5 |
| | | CX | **0.8** | **0.7** | **1.5** | **0.9** | **0.9** | 5 |
| | | CY | **0.8** | **0.7** | **1.5** | **0.9** | **0.9** | 5 |
| | | CXY | **0.8** | **0.7** | **1.5** | **0.9** | **0.9** | 5 |
| | GLO | MX | **0.8** | **0.7** | **1.5** | **0.9** | **0.9** | 5 |
| | | CX | **0.8** | **0.7** | **1.5** | **0.9** | **0.9** | 5 |

| DT(all) | | | GERMAN | | | JAPAN | | Total |
|---|---|---|---|---|---|---|---|---|
| | | | Accuracy | F1-Score | Financial-cost | Accuracy | F1-Score | |
| Classic | | | 0.7 | 0.6 | 1.2 | 0.8 | 0.8 | |
| MlC | PER | MX | **0.7** | **0.7** | 1.5 | 0.8 | 0.8 | 2 |
| | | CX | **0.7** | **0.7** | **2.2** | **0.9** | **0.9** | 5 |
| | | CY | **0.7** | **0.7** | **2.2** | **0.9** | **0.9** | 5 |
| | | CXY | **0.7** | **0.7** | **2.2** | **0.9** | **0.9** | 5 |
| | GAP | MX | **0.7** | **0.7** | 1.6 | 0.8 | 0.8 | 2 |
| | | CX | **0.7** | **0.7** | **2.1** | **0.9** | **0.9** | 5 |
| | | CY | **0.7** | **0.7** | **2.1** | **0.9** | **0.9** | 5 |
| | | CXY | **0.7** | **0.7** | **2.1** | **0.9** | **0.9** | 5 |
| | GLO | MX | **0.7** | **0.7** | 1.7 | 0.8 | 0.8 | 2 |
| | | CX | **0.7** | **0.7** | **2.0** | **0.9** | **0.9** | 5 |
| MCA | PER | MX | **0.7** | **0.7** | 1.6 | 0.8 | 0.8 | 2 |
| | | CX | **0.7** | **0.7** | **2.2** | **0.9** | **0.9** | 5 |
| | | CY | **0.7** | **0.7** | **2.2** | **0.9** | **0.9** | 5 |
| | | CXY | **0.7** | **0.7** | **2.2** | **0.9** | **0.9** | 5 |
| | GAP | MX | **0.7** | **0.7** | 1.9 | 0.8 | 0.8 | 2 |
| | | CX | **0.7** | 0.6 | **2.1** | **0.9** | **0.9** | 4 |
| | | CY | **0.7** | 0.6 | **2.1** | **0.9** | **0.9** | 4 |
| | | CXY | **0.7** | 0.6 | **2.1** | **0.9** | **0.9** | 4 |
| | GLO | MX | **0.7** | **0.7** | 1.8 | 0.8 | 0.8 | 2 |
| | | CX | **0.7** | 0.6 | **2.0** | **0.9** | **0.9** | 4 |

| RF(all) | | | GERMAN | | | JAPAN | | Total |
|---|---|---|---|---|---|---|---|---|
| | | | Accuracy | F1-Score | Financial-cost | Accuracy | F1-Score | |
| Classic | | | 0.7 | 0.6 | 1.2 | 0.9 | 0.9 | |
| MlC | PER | MX | **0.8** | **0.7** | 1.3 | **0.9** | **0.9** | 4 |
| | | CX | **0.8** | **0.7** | **2.1** | **0.9** | **0.9** | 5 |
| | | CY | **0.8** | **0.7** | **2.1** | **0.9** | **0.9** | 5 |
| | | CXY | **0.8** | **0.7** | **2.1** | **0.9** | **0.9** | 5 |
| | GAP | MX | **0.8** | **0.7** | 1.5 | **0.9** | **0.9** | 4 |
| | | CX | 0.7 | **0.7** | **2.1** | **0.9** | **0.9** | 4 |
| | | CY | 0.7 | **0.7** | **2.1** | **0.9** | **0.9** | 4 |
| | | CXY | 0.7 | **0.7** | **2.1** | **0.9** | **0.9** | 4 |
| | GLO | MX | **0.8** | **0.7** | 1.5 | **0.9** | **0.9** | 4 |
| | | CX | 0.7 | **0.7** | **2.1** | **0.9** | **0.9** | 4 |
| MCA | PER | MX | **0.8** | **0.7** | 1.6 | **0.9** | **0.9** | 4 |
| | | CX | **0.8** | **0.7** | **2.1** | **0.9** | **0.9** | 5 |
| | | CY | **0.8** | **0.7** | **2.1** | **0.9** | **0.9** | 5 |
| | | CXY | **0.8** | **0.7** | **2.1** | **0.9** | **0.9** | 5 |
| | GAP | MX | **0.8** | **0.7** | 1.6 | **0.9** | **0.9** | 4 |
| | | CX | **0.8** | **0.7** | **2.1** | **0.9** | **0.9** | 5 |
| | | CY | **0.8** | **0.7** | **2.1** | **0.9** | **0.9** | 5 |
| | | CXY | **0.8** | **0.7** | **2.1** | **0.9** | **0.9** | 5 |
| | GLO | MX | **0.8** | **0.7** | 1.6 | **0.9** | **0.9** | 4 |
| | | CX | **0.8** | **0.7** | **2.0** | **0.9** | **0.9** | 5 |

| XGB(all) | | | GERMAN | | | JAPAN | | Total |
|---|---|---|---|---|---|---|---|---|
| | | | Accuracy | F1-Score | Financial-cost | Accuracy | F1-Score | |
| Classic | | | 0.7 | 0.7 | 1.1 | 0.9 | 0.9 | |
| MlC | PER | MX | **0.8** | **0.7** | 1.2 | **0.9** | **0.9** | 4 |
| | | CX | **0.8** | **0.7** | **2.1** | **0.9** | **0.9** | 5 |
| | | CY | **0.8** | **0.7** | **2.1** | **0.9** | **0.9** | 5 |
| | | CXY | **0.8** | **0.7** | **2.1** | **0.9** | **0.9** | 5 |
| | GAP | MX | **0.8** | **0.7** | 1.4 | **0.9** | **0.9** | 4 |
| | | CX | 0.7 | **0.7** | **2.0** | **0.9** | **0.9** | 4 |
| | | CY | 0.7 | **0.7** | **2.0** | **0.9** | **0.9** | 4 |
| | | CXY | 0.7 | **0.7** | **2.0** | **0.9** | **0.9** | 4 |
| | GLO | MX | **0.7** | **0.7** | 1.4 | **0.9** | **0.9** | 4 |
| | | CX | **0.7** | **0.7** | **1.9** | **0.9** | **0.9** | 5 |
| MCA | PER | MX | 0.7 | **0.7** | 1.7 | **0.9** | **0.9** | 3 |
| | | CX | **0.8** | **0.7** | **2.0** | **0.9** | **0.9** | 5 |
| | | CY | **0.8** | **0.7** | **2.0** | **0.9** | **0.9** | 5 |
| | | CXY | **0.8** | **0.7** | **2.0** | **0.9** | **0.9** | 5 |
| | GAP | MX | **0.8** | **0.7** | 1.6 | **0.9** | **0.9** | 4 |
| | | CX | 0.7 | **0.7** | **2.0** | **0.9** | **0.9** | 4 |
| | | CY | 0.7 | **0.7** | **2.0** | **0.9** | **0.9** | 4 |
| | | CXY | 0.7 | **0.7** | **2.0** | **0.9** | **0.9** | 4 |
| | GLO | MX | **0.7** | **0.7** | 1.7 | **0.9** | **0.9** | 4 |
| | | CX | **0.7** | **0.7** | **1.9** | **0.9** | **0.9** | 5 |