

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

The Author

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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		
MIC	PER	MX	2.7	2.8	6.1	1.7	1.8	2
		CX	4.7	3.2	20.7	1.7	1.8	5
		CY	4.7	3.2	20.7	1.7	1.8	5
		CXY	4.7	3.2	20.7	1.7	1.8	5
	GAP	MX	2.0	4.3	8.4	0.9	0.9	3
		CX	0.0	-0.9	-2.6	1.7	1.8	2
		CY	0.0	-0.9	-2.6	1.7	1.8	2
		CXY	0.0	-0.9	-2.6	1.7	1.8	2
MCA	PER	MX	2.7	4.7	8.7	1.7	1.7	5
		CX	-4.7	-0.4	-0.5	0.9	1.0	0
		MX	4.7	5.1	10.0	3.4	3.4	4
		CX	3.4	3.1	17.9	2.6	2.6	1
	GAP	CY	3.4	3.1	17.9	2.6	2.6	1
		CXY	3.4	3.1	17.9	2.6	2.6	1
		MX	2.0	4.3	8.4	1.7	1.8	4
		CX	1.3	3.3	8.5	1.7	1.8	3
GLO	GLO	CY	1.3	3.3	8.5	1.7	1.8	3
		CXY	1.3	3.3	8.5	1.7	1.8	3
		MX	1.3	3.0	5.1	2.6	2.6	2
		CX	2.7	4.7	7.8	1.7	1.8	3

LR(all)		GERMAN			JAPAN		Total	
		Accuracy	F1-Score	Financial-cost	Accuracy	F1-Score		
Classic		0.7	0.7	1.0	0.8	0.8		
MIC	PER	MX	2.0	2.3	5.3	2.6	2.6	4
		CX	1.4	1.3	6.1	1.7	1.9	1
		CY	1.4	1.3	6.1	1.7	1.9	1
		CXY	1.4	1.3	6.1	1.7	1.9	1
	GAP	MX	2.0	2.3	5.3	1.7	1.9	4
		CX	1.4	1.8	6.1	0.9	0.9	1
		CY	1.4	1.8	6.1	0.9	0.9	1
		CXY	1.4	1.8	6.1	0.9	0.9	1
MCA	PER	MX	2.0	2.3	5.3	1.7	1.9	5
		CX	1.4	1.3	5.0	0.9	0.9	0
		MX	2.7	3.2	12.6	1.7	2.1	2
		CX	2.7	3.7	11.3	2.6	2.8	4
	GAP	CY	2.7	3.7	11.3	2.6	2.8	4
		CXY	2.7	3.7	11.3	2.6	2.8	4
		MX	3.4	4.3	13.8	1.7	2.1	2
		CX	2.7	1.8	17.9	2.6	2.8	3
GLO	GLO	CY	2.7	1.8	17.9	2.6	2.8	3
		CXY	2.7	1.8	17.9	2.6	2.8	3
		MX	2.7	3.7	13.7	2.6	2.9	5
		CX	1.4	1.8	8.7	0.9	1.1	0

SVM(all)		GERMAN			JAPAN		Total	
		Accuracy	F1-Score	Financial-cost	Accuracy	F1-Score		
Classic		0.8	0.7	0.8	0.8	0.8		
MIC	PER	MX	0.6	1.5	0.4	1.7	1.7	4
		CX	0.6	1.1	2.2	0.9	0.9	2
		CY	0.6	1.1	2.2	0.9	0.9	2
		CXY	0.6	1.1	2.2	0.9	0.9	2
	GAP	MX	0.6	1.1	0.5	0.0	0.1	3
		CX	0.6	0.7	0.5	0.9	0.9	4
		CY	0.6	0.7	0.5	0.9	0.9	4
		CXY	0.6	0.7	0.5	0.9	0.9	4
MCA	PER	MX	0.6	1.1	0.0	0.9	0.9	4
		CX	0.6	0.7	0.5	0.9	0.9	4
		CY	0.0	0.4	1.0	1.7	1.5	4
		CXY	0.0	0.4	1.0	1.7	1.5	4
	GAP	MX	0.0	0.0	0.0	0.9	0.9	0
		CX	0.0	0.4	6.0	2.6	2.5	4
		CY	0.0	0.4	6.0	2.6	2.5	4
		CXY	0.0	0.4	6.0	2.6	2.5	4
	GLO	MX	0.0	0.0	0.0	0.9	0.9	2
		CX	0.0	0.0	2.7	0.9	0.9	3

DT(all)		GERMAN			JAPAN		Total	
		Accuracy	F1-Score	Financial-cost	Accuracy	F1-Score		
Classic		0.7	0.6	1.2	0.8	0.8		
MIC	PER	MX	5.9	6.5	26.2	7.6	7.3	2
		CX	5.9	5.1	29.0	11.3	12.0	4
		CY	5.9	5.1	29.0	11.3	12.0	4
		CXY	5.9	5.1	29.0	11.3	12.0	4
	GAP	MX	7.4	8.3	27.3	6.6	6.6	3
		CX	5.1	4.1	13.5	11.3	12.0	2
		CY	5.1	4.1	13.5	11.3	12.0	2
		CXY	5.1	4.1	13.5	11.3	12.0	2
MCA	PER	MX	5.9	9.0	19.5	5.7	6.0	1
		CX	6.6	5.6	20.8	11.3	11.9	4
		MX	7.4	8.2	20.9	8.5	8.7	2
		CX	5.9	8.2	27.3	11.3	12.0	4
	GAP	CY	5.9	8.2	27.3	11.3	12.0	4
		CXY	5.9	8.2	27.3	11.3	12.0	4
		MX	5.9	6.7	19.8	9.4	9.5	3
		CX	4.4	1.0	17.3	11.3	12.0	2
GLO	PER	CY	4.4	1.0	17.3	11.3	12.0	2
		CXY	4.4	1.0	17.3	11.3	12.0	2
	GAP	MX	3.7	6.5	20.2	7.6	7.7	2
		CX	5.1	-1.5	10.9	11.3	11.9	3

RF(all)		GERMAN			JAPAN		Total	
		Accuracy	F1-Score	Financial-cost	Accuracy	F1-Score		
Classic		0.7	0.6	1.2	0.9	0.9		
MIC	PER	MX	7.6	12.6	23.7	1.7	1.8	2
		CX	6.9	12.5	26.6	2.5	2.5	3
		CY	6.9	12.5	26.6	2.5	2.5	3
		CXY	6.9	12.5	26.6	2.5	2.5	3
	GAP	MX	6.9	11.9	21.8	2.5	2.5	5
		CX	3.5	9.7	17.1	0.8	0.7	0
		CY	3.5	9.7	17.1	0.8	0.7	0
		CXY	3.5	9.7	17.1	0.8	0.7	0
MCA	PER	MX	6.9	12.5	28.3	1.7	1.8	3
		CX	2.8	8.5	16.3	2.5	2.6	2
		MX	7.6	13.2	31.4	2.5	2.5	5
		CX	4.9	8.4	23.8	1.7	1.8	0
	GAP	CY	4.9	8.4	23.8	1.7	1.8	0
		CXY	4.9	8.4	23.8	1.7	1.8	0
		MX	6.3	10.4	24.9	1.7	1.8	4
		CX	4.9	10.8	19.5	0.8	1.0	1
GLO	GLO	CY	4.9	10.8	19.5	0.8	1.0	1
		CXY	4.9	10.8	19.5	0.8	1.0	1
		MX	4.9	9.1	21.1	1.7	1.8	3
		CX	4.9	12.3	23.5	1.7	1.7	4

XGB(all)		GERMAN			JAPAN		Total	
		Accuracy	F1-Score	Financial-cost	Accuracy	F1-Score		
Classic		0.7	0.7	1.1	0.9	0.9		
MIC	PER	MX	4.8	8.1	18.8	4.2	4.3	3
		CX	7.6	7.6	23.9	2.5	2.4	2
		CY	7.6	7.6	23.9	2.5	2.4	2
		CXY	7.6	7.6	23.9	2.5	2.4	2
	GAP	MX	3.4	7.4	18.2	2.5	2.6	5
		CX	1.4	0.0	9.2	2.5	2.3	1
		CY	1.4	0.0	9.2	2.5	2.3	1
		CXY	1.4	0.0	9.2	2.5	2.3	1
MCA	PER	MX	2.8	6.7	18.3	2.5	2.6	5
		CX	0.7	2.6	12.2	2.5	2.5	1
		MX	2.8	4.1	10.9	1.7	1.8	2
		CX	6.9	7.6	20.0	1.7	1.6	4
	GAP	CY	6.9	7.6	20.0	1.7	1.6	4
		CXY	6.9	7.6	20.0	1.7	1.6	4
		MX	4.1	6.7	14.8	2.5	2.6	5
		CX	2.1	2.8	5.7	-1.7	-1.4	0
GLO	GLO	CY	2.1	2.8	5.7	-1.7	-1.4	0
		CXY	2.1	2.8	5.7	-1.7	-1.4	0
		MX	2.1	5.7	13.1	2.5	2.6	5
		CX	0.0	0.0	4.2	-1.7	-1.4	0