

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	0.8551	0.8531	2
		CX	0.78	0.7141	2.0201	0.8551	0.8531	5
		CY	0.78	0.7141	2.0201	0.8551	0.8531	5
		CXY	0.78	0.7141	2.0201	0.8551	0.8531	5
	GAP	MX	0.76	0.7219	1.7217	0.8478	0.846	2
		CX	0.745	0.6855	1.8847	0.8551	0.8531	3
		CY	0.745	0.6855	1.8847	0.8551	0.8531	3
		CXY	0.745	0.6855	1.8847	0.8551	0.8531	3
	GLO	MX	0.765	0.7241	1.7217	0.8551	0.8526	4
		CX	0.71	0.689	1.9328	0.8478	0.8465	1
MCA	PER	MX	0.78	0.7272	1.7217	0.8696	0.8668	4
		CX	0.77	0.7133	2.0225	0.8623	0.8602	1
		CY	0.77	0.7133	2.0225	0.8623	0.8602	1
		CXY	0.77	0.7133	2.0225	0.8623	0.8602	1
	GAP	MX	0.76	0.7219	1.7425	0.8551	0.8531	3
		CX	0.755	0.7149	2.0047	0.8551	0.8536	3
		CY	0.755	0.7149	2.0047	0.8551	0.8536	3
		CXY	0.755	0.7149	2.0047	0.8551	0.8536	3
	GLO	MX	0.755	0.7124	1.7381	0.8623	0.8602	2
		CX	0.765	0.7241	1.7682	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	0.755	0.6933	1.0053	0.8696	0.8648	4
		CX	0.75	0.6865	1.0068	0.8623	0.8584	1
		CY	0.75	0.6865	1.0068	0.8623	0.8584	1
		CXY	0.75	0.6865	1.0068	0.8623	0.8584	1
	GAP	MX	0.755	0.6933	0.995	0.8623	0.8584	4
		CX	0.75	0.69	1.0194	0.8551	0.8506	1
		CY	0.75	0.69	1.0194	0.8551	0.8506	1
		CXY	0.75	0.69	1.0194	0.8551	0.8506	1
	GLO	MX	0.755	0.6933	0.9797	0.8623	0.8584	4
		CX	0.75	0.6865	1.0194	0.8551	0.8506	1
MCA	PER	MX	0.76	0.6991	1.4401	0.8623	0.8602	1
		CX	0.76	0.7024	1.4551	0.8696	0.8662	5
		CY	0.76	0.7024	1.4551	0.8696	0.8662	5
		CXY	0.76	0.7024	1.4551	0.8696	0.8662	5
	GAP	MX	0.765	0.707	1.4576	0.8623	0.8602	2
		CX	0.76	0.69	1.4739	0.8696	0.8662	3
		CY	0.76	0.69	1.4739	0.8696	0.8662	3
		CXY	0.76	0.69	1.4739	0.8696	0.8662	3
	GLO	MX	0.76	0.7024	1.3908	0.8696	0.8668	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	0.775	0.7225	0.953	0.8623	0.8607	4
		CX	0.775	0.7194	0.9892	0.8551	0.8536	2
		CY	0.775	0.7194	0.9892	0.8551	0.8536	2
		CXY	0.775	0.7194	0.9892	0.8551	0.8536	2
	GAP	MX	0.775	0.7194	0.9742	0.8478	0.8465	2
		CX	0.775	0.7163	1.157	0.8551	0.8536	4
		CY	0.775	0.7163	1.157	0.8551	0.8536	4
		CXY	0.775	0.7163	1.157	0.8551	0.8536	4
	GLO	MX	0.775	0.7194	0.9946	0.8551	0.8536	4
		CX	0.775	0.7163	1.1028	0.8551	0.8536	4
MCA	PER	MX	0.77	0.7116	1.4608	0.8551	0.8536	2
		CX	0.77	0.7148	1.4608	0.8623	0.8591	5
		CY	0.77	0.7148	1.4608	0.8623	0.8591	5
		CXY	0.77	0.7148	1.4608	0.8623	0.8591	5
	GAP	MX	0.77	0.7116	1.5366	0.8551	0.8536	2
		CX	0.77	0.7148	1.4608	0.8696	0.8668	4
		CY	0.77	0.7148	1.4608	0.8696	0.8668	4
		CXY	0.77	0.7148	1.4608	0.8696	0.8668	4
	GLO	MX	0.77	0.7116	1.4608	0.8551	0.8536	5
		CX	0.77	0.7116	1.4608	0.8551	0.8536	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	0.72	0.6698	1.468	0.8261	0.8175	2
		CX	0.72	0.6614	2.2119	0.8551	0.8536	4
		CY	0.72	0.6614	2.2119	0.8551	0.8536	4
		CXY	0.72	0.6614	2.2119	0.8551	0.8536	4
	GAP	MX	0.73	0.6816	1.6152	0.8188	0.8127	2
		CX	0.715	0.6553	2.0963	0.8551	0.8536	3
		CY	0.715	0.6553	2.0963	0.8551	0.8536	3
		CXY	0.715	0.6553	2.0963	0.8551	0.8536	3
	GLO	MX	0.72	0.6858	1.6707	0.8116	0.8076	1
		CX	0.725	0.6644	2.0148	0.8551	0.8531	4
MCA	PER	MX	0.73	0.6809	1.6141	0.8333	0.8286	2
		CX	0.72	0.6809	2.2119	0.8551	0.8536	4
		CY	0.72	0.6809	2.2119	0.8551	0.8536	4
		CXY	0.72	0.6809	2.2119	0.8551	0.8536	4
	GAP	MX	0.72	0.6712	1.8515	0.8406	0.8347	2
		CX	0.71	0.6353	2.0963	0.8551	0.8536	3
		CY	0.71	0.6353	2.0963	0.8551	0.8536	3
		CXY	0.71	0.6353	2.0963	0.8551	0.8536	3
	GLO	MX	0.705	0.6702	1.8482	0.8261	0.8207	1
		CX	0.715	0.6197	2.0148	0.8551	0.8531	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	0.775	0.7058	1.2773	0.8913	0.8887	2
		CX	0.77	0.7048	2.0813	0.8986	0.8948	3
		CY	0.77	0.7048	2.0813	0.8986	0.8948	3
		CXY	0.77	0.7048	2.0813	0.8986	0.8948	3
	GAP	MX	0.77	0.701	1.4861	0.8986	0.8954	4
		CX	0.745	0.6878	2.0813	0.8841	0.8798	1
		CY	0.745	0.6878	2.0813	0.8841	0.8798	1
		CXY	0.745	0.6878	2.0813	0.8841	0.8798	1
	GLO	MX	0.77	0.7048	1.5471	0.8913	0.8887	2
		CX	0.74	0.6799	2.1192	0.8986	0.8959	3
MCA	PER	MX	0.775	0.7094	1.5531	0.8986	0.8954	4
		CX	0.755	0.6796	2.0813	0.8913	0.8887	1
		CY	0.755	0.6796	2.0813	0.8913	0.8887	1
		CXY	0.755	0.6796	2.0813	0.8913	0.8887	1
	GAP	MX	0.765	0.6919	1.58	0.8913	0.8892	3
		CX	0.755	0.6945	2.0813	0.8841	0.8816	2
		CY	0.755	0.6945	2.0813	0.8841	0.8816	2
		CXY	0.755	0.6945	2.0813	0.8841	0.8816	2
	GLO	MX	0.755	0.6836	1.5656	0.8913	0.8887	3
		CX	0.755	0.704	2.0001	0.8913	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	0.7105	1.2044	0.9058	0.9026	3
		CX	0.78	0.707	2.0813	0.8913	0.8863	2
		CY	0.78	0.707	2.0813	0.8913	0.8863	2
		CXY	0.78	0.707	2.0813	0.8913	0.8863	2
	GAP	MX	0.75	0.7058	1.4365	0.8913	0.8882	4
		CX	0.735	0.6571	2.0309	0.8913	0.8855	2
		CY	0.735	0.6571	2.0309	0.8913	0.8855	2
		CXY	0.735	0.6571	2.0309	0.8913	0.8855	2
	GLO	MX	0.745	0.7013	1.3966	0.8913	0.8876	4
		CX	0.73	0.6742	1.9468	0.8913	0.887	2
MCA	PER	MX	0.745	0.6843	1.7273	0.8841	0.881	2
		CX	0.775	0.707	2.0309	0.8841	0.8791	4
		CY	0.775	0.707	2.0309	0.8841	0.8791	4
		CXY	0.775	0.707	2.0309	0.8841	0.8791	4
	GAP	MX	0.755	0.701	1.6133	0.8913	0.8876	4
		CX	0.74	0.6756	2.0309	0.8551	0.8531	1
		CY	0.74	0.6756	2.0309	0.8551	0.8531	1
		CXY	0.74	0.6756	2.0309	0.8551	0.8531	1
	GLO	MX	0.74	0.6943	1.7042	0.8913	0.8876	4
		CX	0.725	0.6571	1.9468	0.8551	0.8531	1