

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	0.765	0.7241	0.8608	0.8551	0.8526	5
		CX	0.71	0.689	0.9482	0.8478	0.8465	0
	PER	MX	0.765	0.7115	0.8854	0.8551	0.8531	2
		CX	0.78	0.7141	0.7475	0.8551	0.8531	5
		CY	0.78	0.7141	0.7475	0.8551	0.8531	5
		CXY	0.78	0.7141	0.7475	0.8551	0.8531	5
	GAP	MX	0.76	0.7219	0.8637	0.8478	0.846	3
		CX	0.745	0.6855	0.9679	0.8551	0.8531	2
		CY	0.745	0.6855	0.9679	0.8551	0.8531	2
		CXY	0.745	0.6855	0.9679	0.8551	0.8531	2
MCA	GLO	MX	0.755	0.7124	0.8947	0.8623	0.8602	2
		CX	0.765	0.7241	0.8699	0.8551	0.8536	3
	PER	MX	0.78	0.7272	0.8492	0.8696	0.8668	4
		CX	0.77	0.7133	0.7739	0.8623	0.8602	1
		CY	0.77	0.7133	0.7739	0.8623	0.8602	1
		CXY	0.77	0.7133	0.7739	0.8623	0.8602	1
	GAP	MX	0.76	0.7219	0.8637	0.8551	0.8531	3
		CX	0.755	0.7149	0.8626	0.8551	0.8536	3
		CY	0.755	0.7149	0.8626	0.8551	0.8536	3
		CXY	0.755	0.7149	0.8626	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	GLO	MX	0.755	0.6933	0.9204	0.8623	0.8584	5
		CX	0.75	0.6865	0.9234	0.8551	0.8506	0
	PER	MX	0.755	0.6933	0.9204	0.8696	0.8648	4
		CX	0.75	0.6865	0.9128	0.8623	0.8584	1
		CY	0.75	0.6865	0.9128	0.8623	0.8584	1
		CXY	0.75	0.6865	0.9128	0.8623	0.8584	1
	GAP	MX	0.755	0.6933	0.9204	0.8623	0.8584	4
		CX	0.75	0.69	0.9128	0.8551	0.8506	1
		CY	0.75	0.69	0.9128	0.8551	0.8506	1
		CXY	0.75	0.69	0.9128	0.8551	0.8506	1
MCA	GLO	MX	0.76	0.7024	0.839	0.8696	0.8668	5
		CX	0.75	0.69	0.887	0.8551	0.852	0
	PER	MX	0.76	0.6991	0.8492	0.8623	0.8602	2
		CX	0.76	0.7024	0.8616	0.8696	0.8662	4
		CY	0.76	0.7024	0.8616	0.8696	0.8662	4
		CXY	0.76	0.7024	0.8616	0.8696	0.8662	4
	GAP	MX	0.765	0.707	0.8375	0.8623	0.8602	2
		CX	0.76	0.69	0.7982	0.8696	0.8662	3
		CY	0.76	0.69	0.7982	0.8696	0.8662	3
		CXY	0.76	0.69	0.7982	0.8696	0.8662	3

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

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	0.6858	0.9849	0.8116	0.8076	1
		CX	0.725	0.6644	0.969	0.8551	0.8531	4
	PER	MX	0.72	0.6698	0.9023	0.8261	0.8175	2
		CX	0.72	0.6614	0.8682	0.8551	0.8536	4
		CY	0.72	0.6614	0.8682	0.8551	0.8536	4
		CXY	0.72	0.6614	0.8682	0.8551	0.8536	4
	GAP	MX	0.73	0.6816	0.8886	0.8188	0.8127	3
		CX	0.715	0.6553	1.0579	0.8551	0.8536	2
		CY	0.715	0.6553	1.0579	0.8551	0.8536	2
		CXY	0.715	0.6553	1.0579	0.8551	0.8536	2
MCA	GLO	MX	0.705	0.6702	0.9757	0.8261	0.8207	2
		CX	0.715	0.6197	1.0902	0.8551	0.8531	3
	PER	MX	0.73	0.6809	0.9673	0.8333	0.8286	2
		CX	0.72	0.6809	0.889	0.8551	0.8536	4
		CY	0.72	0.6809	0.889	0.8551	0.8536	4
		CXY	0.72	0.6809	0.889	0.8551	0.8536	4
	GAP	MX	0.72	0.6712	0.9807	0.8406	0.8347	3
		CX	0.71	0.6353	1.0109	0.8551	0.8536	2
		CY	0.71	0.6353	1.0109	0.8551	0.8536	2
		CXY	0.71	0.6353	1.0109	0.8551	0.8536	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	0.77	0.7048	0.8316	0.8913	0.8887	3
		CX	0.74	0.6799	0.9705	0.8986	0.8959	2
	PER	MX	0.775	0.7058	0.8851	0.8913	0.8887	2
		CX	0.77	0.7048	0.8509	0.8986	0.8948	3
		CY	0.77	0.7048	0.8509	0.8986	0.8948	3
		CXY	0.77	0.7048	0.8509	0.8986	0.8948	3
	GAP	MX	0.77	0.701	0.9064	0.8986	0.8954	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	0.755	0.6836	0.915	0.8913	0.8887	3
		CX	0.755	0.704	0.8868	0.8913	0.8882	4
	PER	MX	0.775	0.7094	0.7959	0.8986	0.8954	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	0.765	0.6919	0.8706	0.8913	0.8892	4
		CX	0.755	0.6945	0.9333	0.8841	0.8816	1
		CY	0.755	0.6945	0.9333	0.8841	0.8816	1
		CXY	0.755	0.6945	0.9333	0.8841	0.8816	1

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