

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

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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	<b>2.0</b>	<b>2.3</b>	5.3	<b>2.6</b>	<b>2.6</b>	4
		CX	1.4	1.3	<b>6.1</b>	1.7	1.9	1
		CY	1.4	1.3	<b>6.1</b>	1.7	1.9	1
		CXY	1.4	1.3	<b>6.1</b>	1.7	1.9	1
	GAP	MX	<b>2.0</b>	<b>2.3</b>	5.3	<b>1.7</b>	<b>1.9</b>	4
		CX	1.4	1.8	<b>6.1</b>	0.9	0.9	1
		CY	1.4	1.8	<b>6.1</b>	0.9	0.9	1
		CXY	1.4	1.8	<b>6.1</b>	0.9	0.9	1
	GLO	MX	<b>2.0</b>	<b>2.3</b>	<b>5.3</b>	<b>1.7</b>	<b>1.9</b>	5
		CX	1.4	1.3	5.0	0.9	0.9	0
MCA	PER	MX	<b>2.7</b>	3.2	<b>12.6</b>	1.7	2.1	2
		CX	<b>2.7</b>	<b>3.7</b>	11.3	<b>2.6</b>	<b>2.8</b>	4
		CY	<b>2.7</b>	<b>3.7</b>	11.3	<b>2.6</b>	<b>2.8</b>	4
		CXY	<b>2.7</b>	<b>3.7</b>	11.3	<b>2.6</b>	<b>2.8</b>	4
	GAP	MX	<b>3.4</b>	<b>4.3</b>	13.8	1.7	2.1	2
		CX	2.7	1.8	<b>17.9</b>	<b>2.6</b>	<b>2.8</b>	3
		CY	2.7	1.8	<b>17.9</b>	<b>2.6</b>	<b>2.8</b>	3
		CXY	2.7	1.8	<b>17.9</b>	<b>2.6</b>	<b>2.8</b>	3
	GLO	MX	<b>2.7</b>	<b>3.7</b>	<b>13.7</b>	<b>2.6</b>	<b>2.9</b>	5
		CX	1.4	1.8	8.7	0.9	1.1	0

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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	<b>0.6</b>	<b>1.5</b>	0.4	<b>1.7</b>	<b>1.7</b>	4
		CX	<b>0.6</b>	1.1	<b>2.2</b>	0.9	0.9	2
		CY	<b>0.6</b>	1.1	<b>2.2</b>	0.9	0.9	2
		CXY	<b>0.6</b>	1.1	<b>2.2</b>	0.9	0.9	2
	GAP	MX	<b>0.6</b>	<b>1.1</b>	<b>0.5</b>	0.0	0.1	3
		CX	<b>0.6</b>	0.7	<b>0.5</b>	<b>0.9</b>	<b>0.9</b>	4
		CY	<b>0.6</b>	0.7	<b>0.5</b>	<b>0.9</b>	<b>0.9</b>	4
		CXY	<b>0.6</b>	0.7	<b>0.5</b>	<b>0.9</b>	<b>0.9</b>	4
	GLO	MX	<b>0.6</b>	<b>1.1</b>	0.0	<b>0.9</b>	<b>0.9</b>	4
		CX	<b>0.6</b>	0.7	<b>0.5</b>	<b>0.9</b>	<b>0.9</b>	4
MCA	PER	MX	0.0	0.0	0.0	0.9	0.9	0
		CX	0.0	<b>0.4</b>	<b>1.0</b>	<b>1.7</b>	<b>1.5</b>	4
		CY	0.0	<b>0.4</b>	<b>1.0</b>	<b>1.7</b>	<b>1.5</b>	4
		CXY	0.0	<b>0.4</b>	<b>1.0</b>	<b>1.7</b>	<b>1.5</b>	4
	GAP	MX	0.0	0.0	0.0	0.9	0.9	0
		CX	0.0	<b>0.4</b>	<b>6.0</b>	<b>2.6</b>	<b>2.5</b>	4
		CY	0.0	<b>0.4</b>	<b>6.0</b>	<b>2.6</b>	<b>2.5</b>	4
		CXY	0.0	<b>0.4</b>	<b>6.0</b>	<b>2.6</b>	<b>2.5</b>	4
	GLO	MX	0.0	0.0	0.0	<b>0.9</b>	<b>0.9</b>	2
		CX	0.0	0.0	<b>2.7</b>	<b>0.9</b>	<b>0.9</b>	3

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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	<b>5.9</b>	<b>6.5</b>	26.2	7.6	7.3	2
		CX	<b>5.9</b>	5.1	<b>29.0</b>	<b>11.3</b>	<b>12.0</b>	4
		CY	<b>5.9</b>	5.1	<b>29.0</b>	<b>11.3</b>	<b>12.0</b>	4
		CXY	<b>5.9</b>	5.1	<b>29.0</b>	<b>11.3</b>	<b>12.0</b>	4
	GAP	MX	<b>7.4</b>	<b>8.3</b>	<b>27.3</b>	6.6	6.6	3
		CX	5.1	4.1	13.5	<b>11.3</b>	<b>12.0</b>	2
		CY	5.1	4.1	13.5	<b>11.3</b>	<b>12.0</b>	2
		CXY	5.1	4.1	13.5	<b>11.3</b>	<b>12.0</b>	2
	GLO	MX	5.9	<b>9.0</b>	19.5	5.7	6.0	1
		CX	<b>6.6</b>	5.6	<b>20.8</b>	<b>11.3</b>	<b>11.9</b>	4
MCA	PER	MX	<b>7.4</b>	<b>8.2</b>	20.9	8.5	8.7	2
		CX	5.9	<b>8.2</b>	<b>27.3</b>	<b>11.3</b>	<b>12.0</b>	4
		CY	5.9	<b>8.2</b>	<b>27.3</b>	<b>11.3</b>	<b>12.0</b>	4
		CXY	5.9	<b>8.2</b>	<b>27.3</b>	<b>11.3</b>	<b>12.0</b>	4
	GAP	MX	<b>5.9</b>	<b>6.7</b>	<b>19.8</b>	9.4	9.5	3
		CX	4.4	1.0	17.3	<b>11.3</b>	<b>12.0</b>	2
		CY	4.4	1.0	17.3	<b>11.3</b>	<b>12.0</b>	2
		CXY	4.4	1.0	17.3	<b>11.3</b>	<b>12.0</b>	2
	GLO	MX	3.7	<b>6.5</b>	<b>20.2</b>	7.6	7.7	2
		CX	<b>5.1</b>	-1.5	10.9	<b>11.3</b>	<b>11.9</b>	3

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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	<b>7.6</b>	<b>12.6</b>	23.7	1.7	1.8	2
		CX	6.9	12.5	<b>26.6</b>	<b>2.5</b>	<b>2.5</b>	3
		CY	6.9	12.5	<b>26.6</b>	<b>2.5</b>	<b>2.5</b>	3
		CXY	6.9	12.5	<b>26.6</b>	<b>2.5</b>	<b>2.5</b>	3
	GAP	MX	<b>6.9</b>	<b>11.9</b>	<b>21.8</b>	<b>2.5</b>	<b>2.5</b>	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
	GLO	MX	<b>6.9</b>	<b>12.5</b>	<b>28.3</b>	1.7	1.8	3
		CX	2.8	8.5	16.3	<b>2.5</b>	<b>2.6</b>	2
MCA	PER	MX	<b>7.6</b>	<b>13.2</b>	<b>31.4</b>	<b>2.5</b>	<b>2.5</b>	5
		CX	4.9	8.4	23.8	1.7	1.8	0
		CY	4.9	8.4	23.8	1.7	1.8	0
		CXY	4.9	8.4	23.8	1.7	1.8	0
	GAP	MX	<b>6.3</b>	10.4	<b>24.9</b>	<b>1.7</b>	<b>1.8</b>	4
		CX	4.9	<b>10.8</b>	19.5	0.8	1.0	1
		CY	4.9	<b>10.8</b>	19.5	0.8	1.0	1
		CXY	4.9	<b>10.8</b>	19.5	0.8	1.0	1
	GLO	MX	<b>4.9</b>	9.1	21.1	<b>1.7</b>	<b>1.8</b>	3
		CX	<b>4.9</b>	<b>12.3</b>	<b>23.5</b>	<b>1.7</b>	1.7	4

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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	<b>8.1</b>	18.8	<b>4.2</b>	<b>4.3</b>	3
		CX	<b>7.6</b>	7.6	<b>23.9</b>	2.5	2.4	2
		CY	<b>7.6</b>	7.6	<b>23.9</b>	2.5	2.4	2
		CXY	<b>7.6</b>	7.6	<b>23.9</b>	2.5	2.4	2
	GAP	MX	<b>3.4</b>	<b>7.4</b>	<b>18.2</b>	<b>2.5</b>	<b>2.6</b>	5
		CX	1.4	0.0	9.2	<b>2.5</b>	2.3	1
		CY	1.4	0.0	9.2	<b>2.5</b>	2.3	1
		CXY	1.4	0.0	9.2	<b>2.5</b>	2.3	1
	GLO	MX	<b>2.8</b>	<b>6.7</b>	<b>18.3</b>	<b>2.5</b>	<b>2.6</b>	5
		CX	0.7	2.6	12.2	<b>2.5</b>	2.5	1
MCA	PER	MX	2.8	4.1	10.9	<b>1.7</b>	<b>1.8</b>	2
		CX	<b>6.9</b>	<b>7.6</b>	<b>20.0</b>	<b>1.7</b>	1.6	4
		CY	<b>6.9</b>	<b>7.6</b>	<b>20.0</b>	<b>1.7</b>	1.6	4
		CXY	<b>6.9</b>	<b>7.6</b>	<b>20.0</b>	<b>1.7</b>	1.6	4
	GAP	MX	<b>4.1</b>	<b>6.7</b>	<b>14.8</b>	<b>2.5</b>	<b>2.6</b>	5
		CX	2.1	2.8	5.7	-1.7	-1.4	0
		CY	2.1	2.8	5.7	-1.7	-1.4	0
		CXY	2.1	2.8	5.7	-1.7	-1.4	0
	GLO	MX	<b>2.1</b>	<b>5.7</b>	<b>13.1</b>	<b>2.5</b>	<b>2.6</b>	5
		CX	0.0	0.0	4.2	-1.7	-1.4	0