2

Model Comparison Report

Fit and error measures

| Model | Accuracy | F1 | AUC | Accuracy_Creditworthy | Accuracy_Non-Creditworthy |
|-------|----------|--------|--------|-----------------------|---------------------------|
| Х | 0.7600 | 0.8364 | 0.7306 | 0.8762 | 0.4889 |

Model: model names in the current comparison.

Accuracy: overall accuracy, number of correct predictions of all classes divided by total sample number.

Accuracy_[class name]: accuracy of Class [class name] is defined as the number of cases that

are **correctly** predicted to be Class [class name] divided by the total number of cases that actually belong to Class [class name], this measure is also known as *recall*.

AUC: area under the ROC curve, only available for two-class classification.

F1: F1 score, 2 * precision * recall / (precision + recall). The *precision* measure is the percentage of actual members of a class that were predicted to be in that class divided by the total number of cases predicted to be in that class. In situations where there are three or more classes, average precision and average recall values across classes are used to calculate the F1 score.

3

Confusion matrix of X

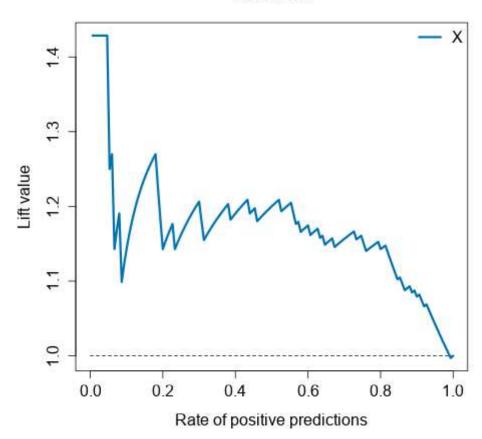
| | Actual_Creditworthy | Actual_Non-Creditworthy |
|----------------------------|---------------------|-------------------------|
| Predicted_Creditworthy | 92 | 23 22 |
| Predicted_Non-Creditworthy | 13 | 22 |

4

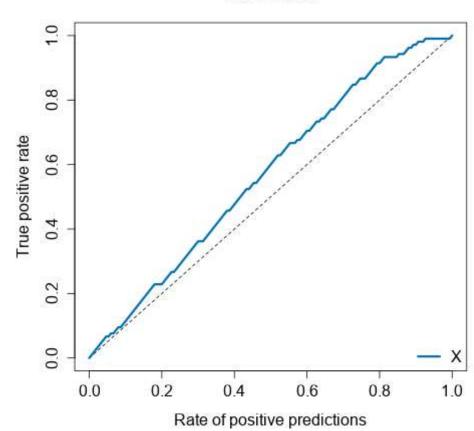
Performance Diagnostic Plots

5

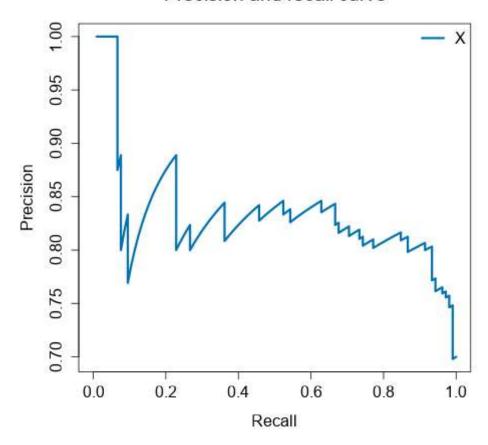


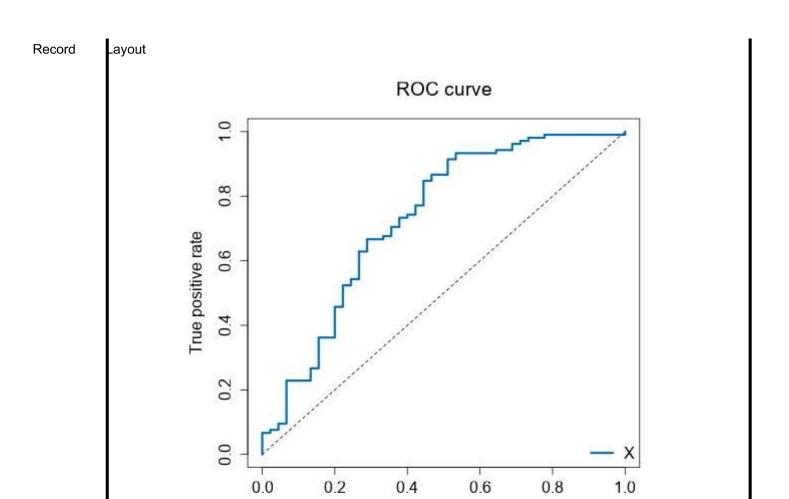






Precision and recall curve





False positive rate