

Panel A: Cross-Validation			Panel B: Hold-Out		
Model	Accuracy (mean)	AUC (mean)	Model	Accuracy	AUC
1. Gradient Boosting	0.870	0.945	1. Multinomial NB	0.833	0.678
2. Linear SVM	0.856	0.931	2. Gradient Boosting	0.818	0.646
3. Logistic Regression	0.832	0.918	3. Linear SVM	0.813	0.666
4. Multinomial NB	0.802	0.881	4. Logistic Regression	0.782	0.646
5. Adaptive Boosting	0.800	0.899	5. Adaptive Boosting	0.757	0.608
6. Random Forest	0.716	0.806	6. Random Forest	0.574	0.577