PCA_LDA_QDA_NB_FS

December 18, 2021

```
[3]: import numpy as np # linear algebra
     import pandas as pd # data processing, CSV file I/O (e.g. pd.read_csv)
     import matplotlib as plt
     import os
     for dirname, _, filenames in os.walk('/kaggle/input'):
         for filename in filenames:
             print(os.path.join(dirname, filename))
[4]: app_df = pd.read_csv("archive/application_data.csv")
[5]: #missing data
     missing_fractions = app_df.isnull().mean().sort_values(ascending=False)
     missing_fractions.head(10)
[5]: COMMONAREA_MEDI
                                 0.698723
     COMMONAREA_AVG
                                 0.698723
     COMMONAREA_MODE
                                 0.698723
     NONLIVINGAPARTMENTS_MODE
                                 0.694330
     NONLIVINGAPARTMENTS_AVG
                                 0.694330
    NONLIVINGAPARTMENTS_MEDI
                                 0.694330
    FONDKAPREMONT MODE
                                 0.683862
    LIVINGAPARTMENTS_MODE
                                 0.683550
    LIVINGAPARTMENTS AVG
                                 0.683550
    LIVINGAPARTMENTS_MEDI
                                 0.683550
     dtype: float64
```

1 1.Drop features

2 Limit the Feature Space

The full dataset has 122 features for each loan. We'll select features in two steps:

1. Drop features with more than 30% of their data missing.

2. Of the remaining features, choose only those that would be available to an investor before deciding to fund the loan.

```
[6]: import seaborn as sns
import matplotlib.pyplot as plt
import matplotlib as mpl
%matplotlib inline
mpl.style.use('ggplot')
sns.set(style='whitegrid')
```

3 1.1 Drop features missing more than 30% percent data

```
[7]: drop_list = sorted(list(missing_fractions[missing_fractions > 0.3].index))
app_df.drop(labels=drop_list, axis=1, inplace=True)
```

4 Columns of choice

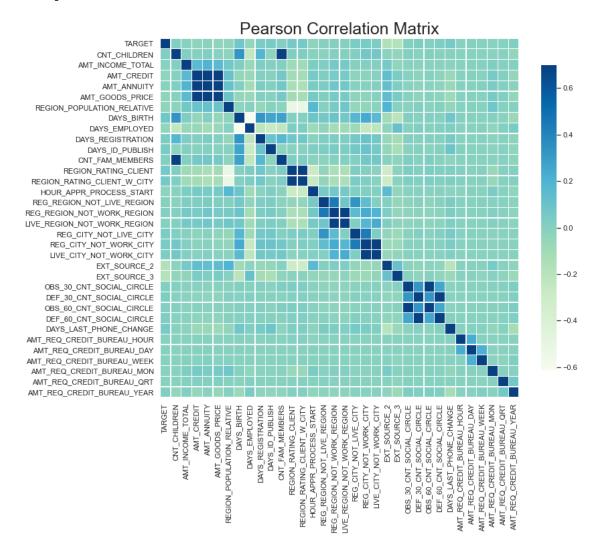
```
[8]: #useless columns:
["SK_ID_CURR"]
app_df.drop(labels=["SK_ID_CURR"], axis=1, inplace=True)
```

5 Pearson correlation matrix

```
[10]: app_df_2=app_df.drop(labels=Flag, axis=1)
```

annot=False, cbar_kws={"shrink": .7})

[11]: <AxesSubplot:title={'center':'Pearson Correlation Matrix'}>



```
[12]: drop_list_2=['AMT_ANNUITY','AMT_GOODS_PRICE','REGION_RATING_CLIENT']
[13]:
      app_df.drop(labels=drop_list_2, axis=1, inplace=True)
[14]:
      app_df
[14]:
              TARGET NAME_CONTRACT_TYPE CODE_GENDER FLAG_OWN_CAR FLAG_OWN_REALTY
      0
                    1
                              Cash loans
                                                                                   Y
      1
                    0
                              Cash loans
                                                     F
                                                                  N
                                                                                   N
                                                                  Y
                                                                                   Y
      2
                    0
                                                     М
                         Revolving loans
                                                                                   Y
      3
                    0
                              Cash loans
                                                     F
                                                                  N
```

4	0	Cash	loans	М	N	Y
•••	•••	•••	•••	•••	•••	
307506	0	Cash	loans	M	N	N
307507	0	Cash	loans	F	N	Y
307508	0	Cash	loans	F	N	Y
307509	1	Cash	loans	F	N	Y
307510	0		loans	F	N	N
	CNT_CHILDREN	AMT_I	NCOME_TOTAL	AMT_CREDIT	NAME_TYPE_SUITE \	
0	0		202500.0	406597.5	Unaccompanied	
1	0		270000.0	1293502.5	Family	
2	0		67500.0	135000.0	Unaccompanied	
3	0		135000.0	312682.5	Unaccompanied	
4	0		121500.0	513000.0	Unaccompanied	
•••	•••		•••	•••	•••	
307506	0		157500.0	254700.0	Unaccompanied	
307507	0		72000.0	269550.0	Unaccompanied	
307508	0		153000.0	677664.0	Unaccompanied	
307509	0		171000.0	370107.0	Unaccompanied	
307510	0		157500.0	675000.0	Unaccompanied	
	NAME_INCO	ME_TYPE	E FLAG_DO	CUMENT_18 FL	AG_DOCUMENT_19 \	
0		Working	5 	0	0	
1	State	servant	5	0	0	
2		Working	z	0	0	
3		Working	g	0	0	
4		Working		0	0	
•••				•••	•••	
307506		Working	g	0	0	
307507		nsione		0	0	
307508		Working	g	0	0	
307509	Commercial as	sociate	e	0	0	
307510	Commercial as	sociate	e	0	0	
	FLAG_DOCUMENT_	20 FL	AG_DOCUMENT_	21 AMT_REQ_	CREDIT_BUREAU_HOUR	\
0		0		0	0.0	
1		0		0	0.0	
2		0		0	0.0	
3		0		0	NaN	
4		0		0	0.0	
•••	•••		•••		•••	
307506		0		0	NaN	
307507		0		0	NaN	
307508		0		0	1.0	
307509		0		0	0.0	
307510		0		0	0.0	

	AMT_REQ_CREDIT_BUREAU_DAY	AMT_REQ_CREDIT_BUREAU_WEEK \
0	0.0	0.0
1	0.0	0.0
2	0.0	0.0
3	NaN	NaN
4	0.0	0.0
•••	•••	•••
307506	NaN	NaN
307507	NaN	NaN
307508	0.0	0.0
307509	0.0	0.0
307510	0.0	0.0
	AMT_REQ_CREDIT_BUREAU_MON	AMT_REQ_CREDIT_BUREAU_QRT \
0	0.0	0.0
1	0.0	0.0
2	0.0	0.0
3	NaN	NaN
4	0.0	0.0
•••		•••
307506	NaN	NaN
307507	NaN	NaN
307508	1.0	0.0
307509	0.0	0.0
307510	2.0	0.0
	AMT_REQ_CREDIT_BUREAU_YEAR	
0	1.0	
1	0.0	
2	0.0	
3	NaN	
4	0.0	
•••		
307506	NaN	
307507	NaN	
307508	1.0	
307509	0.0	
307510	1.0	

[307511 rows x 68 columns]

6 For linear model only, other team member please delete this part(2. Multicollinearity) in your code!

7 2. Multicollinearity

Although highly correlated features (multicollinearity) aren't a problem for the machine learning models based on decision trees (as used here), these features decrease importances of each other and can make feature analysis more difficult. Therefore, I calculate feature correlations and remove the features with very high correlation coefficients before applying machine learning.

```
[15]: from statsmodels.stats.outliers_influence import variance inflation_factor
[16]: #column that doesn't contain object input
      value_column=[]
      for i in range(app_df.shape[1]):
          if type(app_df.iloc[1,i])!=str:
              value_column.append(i)
[17]: app_df_3=app_df.iloc[:,value_column]
[16]: # Create a dataframe that will contain the names of all the feature variables
      → and their respective VIFs
      vif = pd.DataFrame()
      X=app_df_3.drop(labels=['TARGET'],axis=1)
      #use the following line if you don't want to see the warning
      #X=app df 3.drop(labels=['FLAG DOCUMENT 2'],axis=1).
      \rightarrow drop(labels=['TARGET'], axis=1)
      X=X.dropna()
      vif['Features'] = X.columns
      vif['VIF'] = [variance inflation factor(X.values, i) for i in range(X.shape[1])]
      vif['VIF'] = round(vif['VIF'], 2)
      vif = vif.sort_values(by = "VIF", ascending = False)
      vif
     /Users/yihomhguo/opt/anaconda3/lib/python3.7/site-
     packages/statsmodels/regression/linear model.py:1715: RuntimeWarning: invalid
     value encountered in double_scalars
       return 1 - self.ssr/self.centered_tss
             KeyboardInterrupt
                                                        Traceback (most recent call
      →last)
             <ipython-input-16-c163844f1093> in <module>
```

```
6 X=X.dropna()
         7 vif['Features'] = X.columns
   ----> 8 vif['VIF'] = [variance inflation factor(X.values, i) for i in_
→range(X.shape[1])]
         9 vif['VIF'] = round(vif['VIF'], 2)
        10 vif = vif.sort_values(by = "VIF", ascending = False)
       <ipython-input-16-c163844f1093> in <listcomp>(.0)
         6 X=X.dropna()
         7 vif['Features'] = X.columns
   ----> 8 vif['VIF'] = [variance_inflation_factor(X.values, i) for i in_{\sqcup}
\rightarrowrange(X.shape[1])]
         9 vif['VIF'] = round(vif['VIF'], 2)
        10 vif = vif.sort values(by = "VIF", ascending = False)
       ~/opt/anaconda3/lib/python3.7/site-packages/statsmodels/stats/
→outliers_influence.py in variance_inflation_factor(exog, exog_idx)
       190
               mask = np.arange(k_vars) != exog_idx
              x noti = exog[:, mask]
       191
  --> 192
             r_squared_i = OLS(x_i, x_noti).fit().rsquared
              vif = 1. / (1. - r_squared_i)
       193
       194
           return vif
       ~/opt/anaconda3/lib/python3.7/site-packages/statsmodels/regression/
→linear_model.py in fit(self, method, cov_type, cov_kwds, use_t, **kwargs)
                               hasattr(self, 'rank')):
       303
       304
   --> 305
                           self.pinv_wexog, singular_values =_
→pinv_extended(self.wexog)
       306
                           self.normalized_cov_params = np.dot(
       307
                               self.pinv_wexog, np.transpose(self.pinv_wexog))
       ~/opt/anaconda3/lib/python3.7/site-packages/statsmodels/tools/tools.py_
→in pinv_extended(x, rcond)
       405
              x = np.asarray(x)
              x = x.conjugate()
       406
             u, s, vt = np.linalg.svd(x, False)
   --> 407
       408
             s_{orig} = np.copy(s)
       409
              m = u.shape[0]
       <__array_function__ internals> in svd(*args, **kwargs)
```

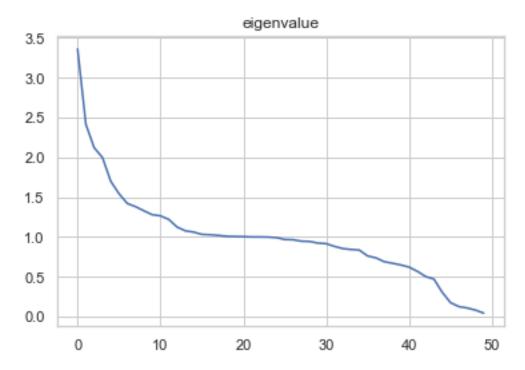
```
~/opt/anaconda3/lib/python3.7/site-packages/numpy/linalg/linalg.py in_
      →svd(a, full_matrices, compute_uv, hermitian)
            1659
            1660
                          signature = 'D->DdD' if isComplexType(t) else 'd->ddd'
         -> 1661
                          u, s, vh = gufunc(a, signature=signature, extobj=extobj)
                          u = u.astype(result_t, copy=False)
            1662
            1663
                          s = s.astype(_realType(result_t), copy=False)
             KeyboardInterrupt:
[18]: app_df_3=app_df_3.
       →drop(labels=['FLAG_MOBIL', 'FLAG_EMP_PHONE', 'OBS_60_CNT_SOCIAL_CIRCLE'], __
       \rightarrowaxis=1)
     8 3. Your code
```

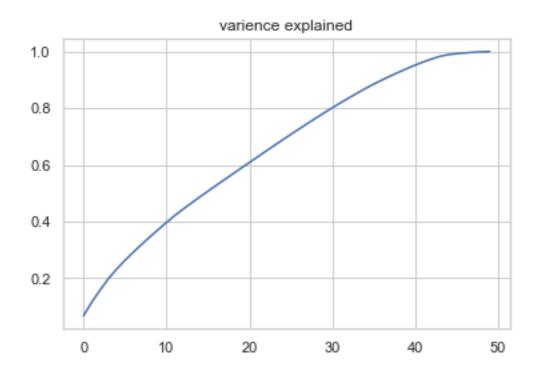
```
[19]: # one-hot encoding is not necessary for some models! Please be aware.
      app_df_one_hot=pd.get_dummies(app_df_3)
```

```
[20]: from sklearn.model_selection import train_test_split
      from imblearn.under_sampling import RandomUnderSampler
      app_df_one_hot = app_df_one_hot.dropna(axis=0)
      X = app_df_one_hot.drop(['TARGET'],axis=1)
      y = app_df_one_hot['TARGET']
      x_train,x_test,y_train,y_test = train_test_split(X,y,test_size=0.3)
      rus = RandomUnderSampler(random_state=0)
      X_resampled, y_resampled = rus.fit_resample(x_train, y_train)
```

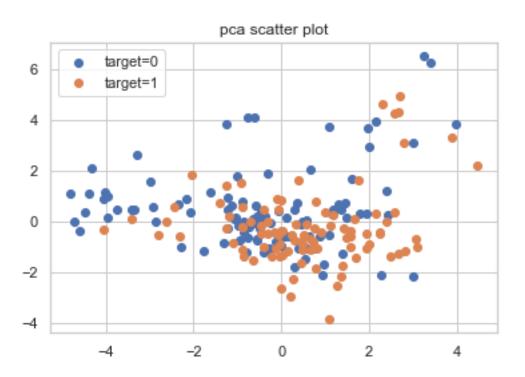
```
[106]: from sklearn.decomposition import PCA
      from matplotlib.colors import ListedColormap
      xx = ((X_resampled-np.mean(X_resampled,axis=0))/np.std(X_resampled,axis=0)).
       →dropna(axis=1)
      n_components = np.array(xx).shape[1]
```

```
pca = PCA(n_components=n_components)
X_pca = pca.fit_transform(xx)
L = pca.explained_variance_
plt.plot(L);
plt.title('eigenvalue')
plt.show()
# print("Variance explained principal components:",L)
plt.plot(np.arange(len(L)),np.cumsum(L)/sum(L))
plt.title('varience explained')
plt.show()
cmap_bold = ListedColormap(['red', 'blue'])
plot_index = np.random.randint(len(xx),size=200)
plt.scatter(X_pca[plot_index][np.array(y_resampled)[plot_index]==0,0],__
→X_pca[plot_index] [np.array(y_resampled)[plot_index]==0,1])
plt.scatter(X_pca[plot_index][np.array(y_resampled)[plot_index]==1,0],__
→X_pca[plot_index] [np.array(y_resampled) [plot_index] ==1,1])
plt.title('pca scatter plot')
plt.legend(['target=0','target=1'])
```





[106]: <matplotlib.legend.Legend at 0x7fdcf496b390>

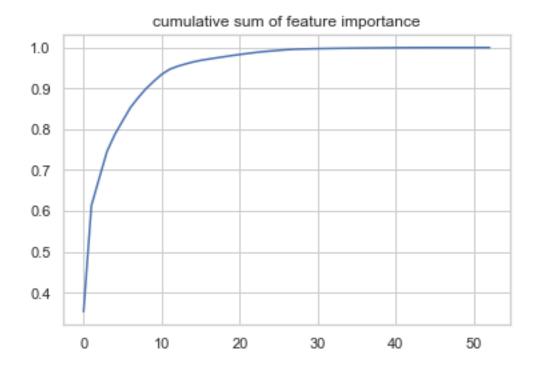


```
[107]: # feature selection
from sklearn.ensemble import RandomForestClassifier
clf_rf=RandomForestClassifier(max_depth=5,n_estimators=100)
clf_rf.fit(X_resampled,y_resampled)

clf_rf.feature_importances_
X_resampled.columns
imp = {}
for i in range(len(X_resampled.columns)):
    imp[X_resampled.columns[i]] = clf_rf.feature_importances_[i]

d_order=sorted(imp.items(),key=lambda x:x[1],reverse=True)
key = [i[0] for i in d_order]
value = [i[1] for i in d_order]
plt.plot(np.arange(len(value)),np.cumsum(value))
plt.title('cumulative sum of feature importance')
```

[107]: Text(0.5, 1.0, 'cumulative sum of feature importance')



```
[75]: # pick first ten feature
feature = key[:10]
```

experiment on all feature, first ten feature and first two feature based on random forest feature importance.

Perform Naive Bayes, LDA and QDA

Performance evaluated on AUC and accuracy

```
[86]: from sklearn.discriminant_analysis import LinearDiscriminantAnalysis
      from sklearn.discriminant_analysis import QuadraticDiscriminantAnalysis as QDA
      LDA_model = LinearDiscriminantAnalysis()
      LDA_model.fit(X_resampled[['EXT_SOURCE_2', 'EXT_SOURCE_3']],y_resampled)
      y_pred = LDA_model.predict_proba(x_test[['EXT_SOURCE_2', 'EXT_SOURCE_3']])[:,1]
      y_pred_cls= LDA_model.predict(x_test[['EXT_SOURCE_2', 'EXT_SOURCE_3']])
      print('train')
      print('accuracy','auc')
      y_pred = LDA_model.predict_proba(X_resampled[['EXT_SOURCE_2',__
      y_pred_cls= LDA_model.predict(X_resampled[['EXT_SOURCE_2', 'EXT_SOURCE_3']])
      print(sum(y_pred_cls==y_resampled)/len(X_resampled))
      print(auc(y_resampled,y_pred))
      print('test')
      y_pred = LDA_model.predict_proba(x_test[['EXT_SOURCE_2', 'EXT_SOURCE_3']])[:,1]
      y_pred_cls= LDA_model.predict(x_test[['EXT_SOURCE_2', 'EXT_SOURCE_3']])
      print(sum(y_pred_cls==y_test)/len(y_test))
      print(auc(y_test,y_pred))
     train
     0.6670431443415406
     0.7226859635725973
     test
     0.6778606458273899
     0.7165614137592675
[94]: from sklearn.discriminant_analysis import LinearDiscriminantAnalysis
      from sklearn.discriminant_analysis import QuadraticDiscriminantAnalysis as QDA
      LDA_model = LinearDiscriminantAnalysis()
      LDA_model.fit(X_resampled[feature],y_resampled)
      print('train')
      print('accuracy','auc')
      y_pred = LDA_model.predict_proba(X_resampled[feature])[:,1]
      y_pred_cls= LDA_model.predict(X_resampled[feature])
      print(sum(y_pred_cls==y_resampled)/len(X_resampled))
      print(auc(y_resampled,y_pred))
      print('test')
      y_pred = LDA_model.predict_proba(x_test[feature])[:,1]
```

```
y_pred_cls= LDA_model.predict(x_test[feature])
      print(sum(y_pred_cls==y_test)/len(y_test))
      print(auc(y_test,y_pred))
     train
     0.6744597545365559
     0.7308516512357309
     test
     0.6799391395307767
     0.7237661161448519
[95]: from sklearn.discriminant_analysis import LinearDiscriminantAnalysis
      from sklearn.discriminant_analysis import QuadraticDiscriminantAnalysis as QDA
      LDA_model = LinearDiscriminantAnalysis()
      LDA_model.fit(X_resampled,y_resampled)
      print('train')
      print('accuracy','auc')
      y_pred = LDA_model.predict_proba(X_resampled)[:,1]
      y_pred_cls= LDA_model.predict(X_resampled)
      print(sum(y_pred_cls==y_resampled)/len(X_resampled))
      print(auc(y_resampled,y_pred))
      print('test')
      y_pred = LDA_model.predict_proba(x_test)[:,1]
      y_pred_cls= LDA_model.predict(x_test)
      print(sum(y_pred_cls==y_test)/len(y_test))
      print(auc(y_test,y_pred))
     train
     0.6769445071907236
     0.7376274443261633
     test
     0.6822485769789841
     0.7303508263416456
[87]: LDA_model = QDA()
      LDA_model.fit(X_resampled[['EXT_SOURCE_2', 'EXT_SOURCE_3']],y_resampled)
      print('train')
      print('accuracy','auc')
      y_pred = LDA_model.predict_proba(X_resampled[['EXT_SOURCE_2',__
      y_pred_cls= LDA_model.predict(X_resampled[['EXT_SOURCE_2', 'EXT_SOURCE_3']])
      print(sum(y_pred_cls==y_resampled)/len(X_resampled))
      print(auc(y_resampled,y_pred))
```

```
print('test')
      y_pred = LDA_model.predict_proba(x_test[['EXT_SOURCE_2', 'EXT_SOURCE_3']])[:,1]
      y_pred_cls= LDA_model.predict(x_test[['EXT_SOURCE_2', 'EXT_SOURCE_3']])
      print(sum(y_pred_cls==y_test)/len(y_test))
      print(auc(y_test,y_pred))
     train
     0.662525412243054
     0.7198274148780746
     test
     0.6862968849764302
     0.7134886253869688
[93]: LDA_model = QDA()
      LDA_model.fit(X_resampled[feature],y_resampled)
      print('train')
      print('accuracy','auc')
      y_pred = LDA_model.predict_proba(X_resampled[feature])[:,1]
      y_pred_cls= LDA_model.predict(X_resampled[feature])
      print(sum(y_pred_cls==y_resampled)/len(X_resampled))
      print(auc(y_resampled,y_pred))
      print('test')
      y_pred = LDA_model.predict_proba(x_test[feature])[:,1]
      y_pred_cls= LDA_model.predict(x_test[feature])
      print(sum(y_pred_cls==y_test)/len(y_test))
      print(auc(y_test,y_pred))
     train
     0.6646713349898351
     0.7206683227375603
     test
     0.6556221216937685
     0.7109903988891854
[92]: from sklearn.discriminant_analysis import LinearDiscriminantAnalysis
      from sklearn.discriminant_analysis import QuadraticDiscriminantAnalysis as QDA
      LDA_model = QDA()
      LDA_model.fit(X_resampled,y_resampled)
      print('train')
      print('accuracy','auc')
      y_pred = LDA_model.predict_proba(X_resampled)[:,1]
```

```
y_pred_cls= LDA_model.predict(X_resampled)
      print(sum(y_pred_cls==y_resampled)/len(X_resampled))
      print(auc(y_resampled,y_pred))
      print('test')
      y_pred = LDA_model.predict_proba(x_test)[:,1]
      y_pred_cls= LDA_model.predict(x_test)
      print(sum(y_pred_cls==y_test)/len(y_test))
      print(auc(y_test,y_pred))
     /Users/yihomhguo/opt/anaconda3/lib/python3.7/site-
     packages/sklearn/discriminant_analysis.py:878: UserWarning: Variables are
     collinear
       warnings.warn("Variables are collinear")
     train
     0.5055718695881334
     0.5174095879976979
     0.0936952357663936
     0.5144287117655393
[91]: from sklearn.naive_bayes import GaussianNB
      LDA_model = GaussianNB()
      LDA_model.fit(X_resampled,y_resampled)
      print('train')
      print('accuracy','auc')
      y_pred = LDA_model.predict_proba(X_resampled)[:,1]
      y_pred_cls= LDA_model.predict(X_resampled)
      print(sum(y_pred_cls==y_resampled)/len(X_resampled))
      print(auc(y_resampled,y_pred))
      print('test')
      y_pred = LDA_model.predict_proba(x_test)[:,1]
      y_pred_cls= LDA_model.predict(x_test)
      print(sum(y_pred_cls==y_test)/len(y_test))
      print(auc(y_test,y_pred))
     train
     0.57811911753633
     0.613450973294713
     test
     0.44945728219967124
     0.6105408669202502
```

```
[90]: from sklearn.naive_bayes import GaussianNB
     LDA_model = GaussianNB()
     LDA_model.fit(X_resampled[feature],y_resampled)
     print('train')
     print('accuracy','auc')
     y_pred = LDA_model.predict_proba(X_resampled[feature])[:,1]
     y_pred_cls= LDA_model.predict(X_resampled[feature])
     print(sum(y pred cls==y resampled)/len(X resampled))
     print(auc(y_resampled,y_pred))
     print('test')
     y_pred = LDA_model.predict_proba(x_test[feature])[:,1]
     y_pred_cls= LDA_model.predict(x_test[feature])
     print(sum(y_pred_cls==y_test)/len(y_test))
     print(auc(y_test,y_pred))
     train
     0.5810932911678337
     0.6138853413925691
     test
     0.450978793930255
     0.6092950849821512
[89]: from sklearn.naive bayes import GaussianNB
     LDA model = GaussianNB()
     LDA_model.fit(X_resampled[['EXT_SOURCE_2', 'EXT_SOURCE_3']],y_resampled)
     print('train')
     print('accuracy','auc')
     y_pred = LDA_model.predict_proba(X_resampled[['EXT_SOURCE_2',__
      y_pred_cls= LDA_model.predict(X_resampled[['EXT_SOURCE_2', 'EXT_SOURCE_3']])
     print(sum(y_pred_cls==y_resampled)/len(X_resampled))
     print(auc(y_resampled,y_pred))
     print('test')
     y_pred = LDA_model.predict_proba(x_test[['EXT_SOURCE_2', 'EXT_SOURCE_3']])[:,1]
     y_pred_cls= LDA_model.predict(x_test[['EXT_SOURCE_2', 'EXT_SOURCE_3']])
     print(sum(y_pred_cls==y_test)/len(y_test))
     print(auc(y_test,y_pred))
```

train

```
0.6622618778706423
```

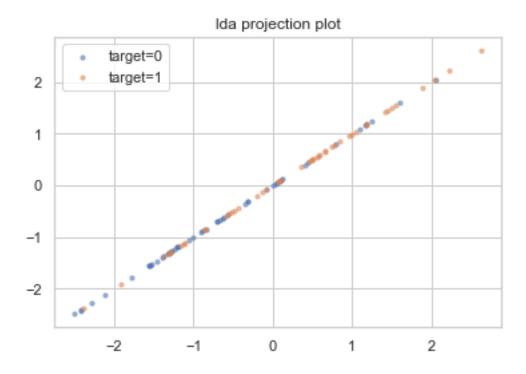
0.7205541208243939

test

- 0.6926274605697518
- 0.71418064121375

```
[]:
```

[105]: Text(0.5, 1.0, 'lda projection plot')



[]:[