| Model | Logistic  loss | Cut-off | AUC | Accuracy | True Positive Rate | True Negative Rate | Precision |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Unregularized Logistic Regression | 0.371 | 0.286 | 0.914 | 0.858 | 0.849 | 0.86 | 0.686 |
| Logistic Regression with Ridge Penalty | 0.342 | 0.297 | 0.921 | 0.867 | 0.857 | 0.87 | 0.703 |
| Logistic Regression with Lasso Penalty | 0.357 | 0.308 | 0.919 | 0.861 | 0.834 | 0.87 | 0.697 |