Payments prediction with Neural Network

In this notebook we shall provide the prediction of default payments made by clients in Taiwan from April to Semptember 2005. The execution of the Neural Network will be made step by step.

Importing libraries

```
In [1]:
         import numpy as np
         import tensorflow as tf
         from tensorflow import keras
         import pandas as pd
         import seaborn as sns
         from pylab import rcParams
         import matplotlib.pyplot as plt
         from matplotlib import rc
         from sklearn.model_selection import train_test_split
         import joblib
         %matplotlib inline
         %config InlineBackend.figure_format='retina'
         sns.set(style='whitegrid', palette='muted', font scale=1.5)
         rcParams['figure.figsize'] = 16,10
         RANDOM SEED = 60
         np.random.seed(RANDOM SEED)
         tf.random.set_seed(RANDOM_SEED)
In [2]:
        X_test = pd.read_csv('data/X_test.csv')
         X_train = pd.read_csv('data/X_train.csv')
         y_train = pd.read_csv('data/y_train.csv')
```

Exploration

```
In [3]:
         print(f"Shape x test {X_test.shape}")
         print(f"Shape x train {X_train.shape}")
         print(f"Shape y train {y_train.shape}")
        Shape x test (6000, 24)
        Shape x train (24000, 24)
        Shape y train (24000, 2)
In [4]: X_train.columns
Out[4]: Index(['ID', 'LIMIT_BAL', 'SEX', 'EDUCATION', 'MARRIAGE', 'AGE', 'PAY_0',
               'PAY_2', 'PAY_3', 'PAY_4', 'PAY_5', 'PAY_6', 'BILL_AMT1', 'BILL_AMT2',
               'BILL_AMT3', 'BILL_AMT4', 'BILL_AMT5', 'BILL_AMT6', 'PAY_AMT1',
               'PAY_AMT2', 'PAY_AMT3', 'PAY_AMT4', 'PAY_AMT5', 'PAY_AMT6'],
              dtype='object')
In [5]:
        X_test.columns
Out[5]: Index(['ID', 'LIMIT_BAL', 'SEX', 'EDUCATION', 'MARRIAGE', 'AGE', 'PAY_0',
               'PAY_2', 'PAY_3', 'PAY_4', 'PAY_5', 'PAY_6', 'BILL_AMT1', 'BILL_AMT2',
```

'BILL_AMT3', 'BILL_AMT4', 'BILL_AMT5', 'BILL_AMT6', 'PAY_AMT1',

```
dtype='object')
           y_train.columns
 In [6]:
          Index(['ID', 'default.payment.next.month'], dtype='object')
 Out[6]:
 In [7]:
           ## First we verify if we have any missing data
           missing = X_train.isnull().sum()
           missing[missing > 0].sort_values(ascending=False)
 Out[7]: Series([], dtype: int64)
 In [8]:
           missing_y = y_train.isnull().sum()
           missing_y[missing_y > 0].sort_values(ascending=False)
 Out[8]: Series([], dtype: int64)
 In [9]:
           X_{train.index} = X_{train.ID}
           X_{\text{test.index}} = X_{\text{test.ID}}
           # Droppping the ID column
In [10]:
           X_train.drop('ID',axis=1,inplace=True)
           X_test.drop('ID',axis=1,inplace=True)
In [11]:
          X_train.head()
                 LIMIT_BAL SEX EDUCATION MARRIAGE AGE PAY_0 PAY_2 PAY_3 PAY_4 PAY_5
Out[11]:
             ID
          21754
                   80000.0
                                                     2
                                                          24
                                                                         0
                                                                                              0
                                                                                0
            252
                   30000.0
                                                          28
                                                                                              0
          22942
                   180000.0
                                          5
                                                     1
                                                          44
                                                                         0
                                                                               -1
                                                                                      -1
                                                                                             -1
            619
                   60000.0
                                                          25
                                                                         0
                                                                                       0
                                                                                              0
                              2
                                          2
                                                     2
          17091
                  130000.0
                                                          25
                                                                 0
                                                                         0
                                                                                0
                                                                                       0
                                                                                             0
         5 rows × 23 columns
In [12]:
          X_test.head()
                 LIMIT_BAL SEX EDUCATION MARRIAGE AGE PAY_0 PAY_2 PAY_3 PAY_4 PAY_5
Out[12]:
             ID
                   30000.0
                                          2
                                                                                             0
           2309
                              1
                                                     2
                                                          25
                                                                 0
                                                                        0
                                                                               0
                                                                                      0
          22405
                   150000.0
                              2
                                          1
                                                     2
                                                          26
                                                                         0
                                                                                0
                                                                                       0
                                                                                              0
          23398
                   70000.0
                              2
                                          3
                                                                 0
                                                                        0
                                                                                      0
                                                                                             0
                                                     1
                                                          32
                                                                               0
          25059
                   130000.0
                              1
                                          3
                                                     2
                                                                  0
                                                                         0
                                                                                0
                                                                                       0
                                                                                              0
                                                          49
           2665
                   50000.0
                              2
                                          2
                                                     2
                                                                 0
                                                                        0
                                                                               0
                                                                                      0
                                                                                             0
                                                          36
         5 rows × 23 columns
```

```
In [13]: y_train = y_train.rename(columns={"default.payment.next.month":"def_payment"}
In [14]:
          X_test.isnull().sum()
Out[14]: LIMIT_BAL
                       0
          SEX
                       0
          EDUCATION
                       0
          MARRIAGE
                       0
          AGE
                       0
          PAY_0
                       0
          PAY 2
                       0
          PAY_3
                       0
          PAY_4
                       0
          PAY_5
                       0
          PAY 6
                       0
          BILL AMT1
                       0
          BILL_AMT2
                       0
          BILL_AMT3
                       0
          BILL_AMT4
                       0
          BILL_AMT5
                       0
          BILL_AMT6
                       0
          PAY_AMT1
                       0
          PAY_AMT2
                       0
          PAY_AMT3
                       0
          PAY_AMT4
                       0
          PAY_AMT5
                       0
          PAY_AMT6
          dtype: int64
          X_train.SEX.value_counts(dropna=False)
In [15]:
Out[15]: 2
               14518
          1
                9482
          Name: SEX, dtype: int64
In [16]:
          X_train.EDUCATION.value_counts(dropna=False)
Out[16]: 2
               11186
          1
                8481
          3
                3959
          5
                 224
                  97
          4
          6
                  43
                  10
          Name: EDUCATION, dtype: int64
In [17]:
          X_train = X_train.rename(columns={"PAY_0":"PAY_1"})
          X_test = X_test.rename(columns={"PAY_0":"PAY_1"})
          X_train.head()
                LIMIT_BAL SEX EDUCATION MARRIAGE AGE PAY_1 PAY_2 PAY_3 PAY_4 PAY_5
Out[17]:
             ID
                   0.00008
                                                                     0
                                                                                         0
          21754
                             2
                                        2
                                                   2
                                                       24
                                                               0
                                                                            0
                                                                                   0
                   30000.0
                             1
                                        2
                                                   2
                                                                     0
                                                                            0
                                                                                   0
                                                                                         0
            252
                                                       28
                                                               0
          22942
                  180000.0
                             2
                                        5
                                                   1
                                                       44
                                                               0
                                                                     0
                                                                            -1
                                                                                  -1
                                                                                         -1
```

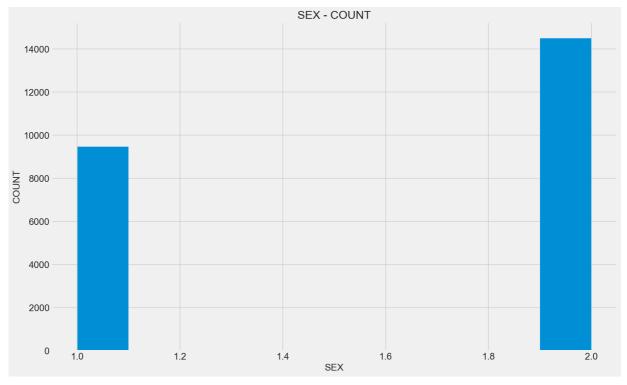
טו										
619	60000.0	1	1	2	25	0	0	0	0	0
17091	130000.0	2	2	2	25	0	0	0	0	0

5 rows × 23 columns

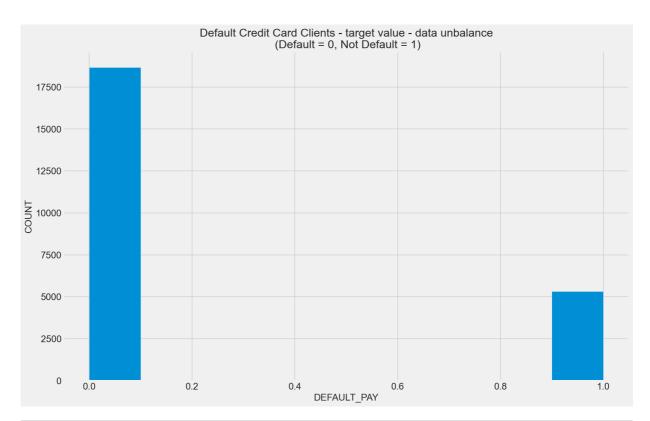
Data visualization

```
In [19]: plt.style.use('fivethirtyeight')
    X_train.SEX.hist()
    plt.xlabel('SEX')
    plt.ylabel('COUNT')
    plt.title('SEX - COUNT')
```

Out[19]: Text(0.5, 1.0, 'SEX - COUNT')

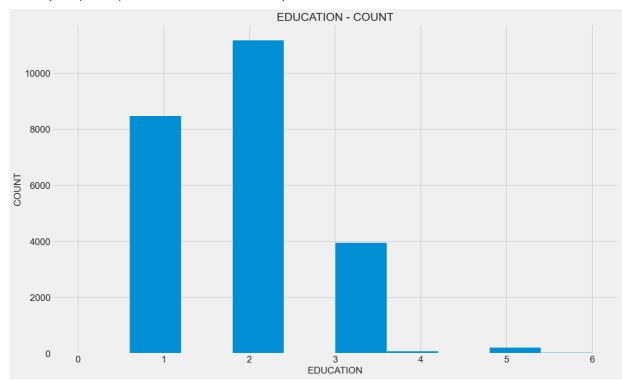


```
In [20]: plt.style.use('fivethirtyeight')
    y_train.def_payment.hist()
    plt.xlabel('DEFAULT_PAY')
    plt.ylabel('COUNT')
    plt.title('Default Credit Card Clients - target value - data unbalance\n (Def
```



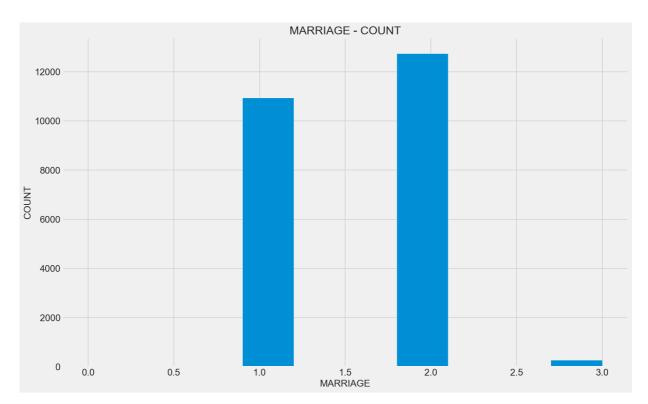
```
In [21]: plt.style.use('fivethirtyeight')
    X_train.EDUCATION.hist()
    plt.xlabel('EDUCATION')
    plt.ylabel('COUNT')
    plt.title('EDUCATION - COUNT')
```

Out[21]: Text(0.5, 1.0, 'EDUCATION - COUNT')



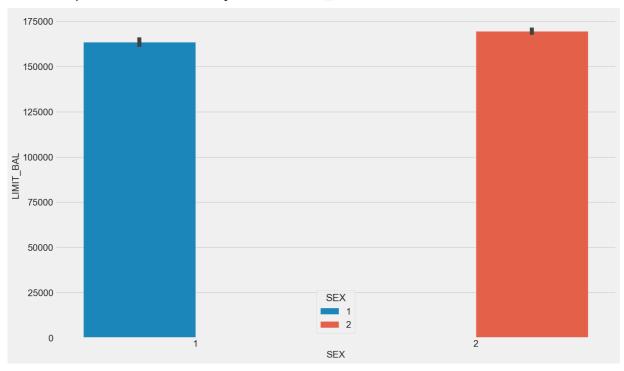
```
In [22]: plt.style.use('fivethirtyeight')
    X_train.MARRIAGE.hist()
    plt.xlabel('MARRIAGE')
    plt.ylabel('COUNT')
    plt.title('MARRIAGE - COUNT')
```

Out[22]: Text(0.5, 1.0, 'MARRIAGE - COUNT')



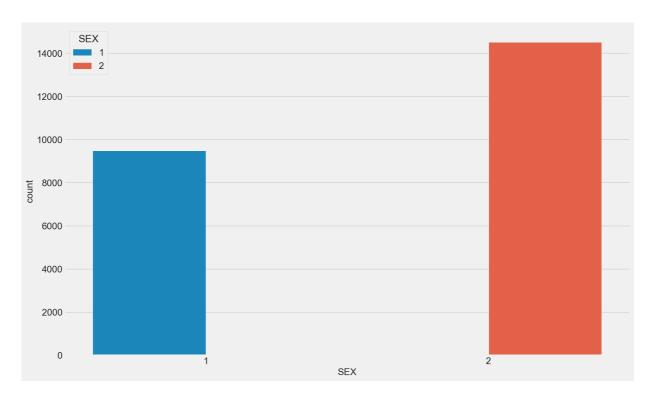
In [23]: sns.barplot(x='SEX',y='LIMIT_BAL',data=X_train,hue='SEX')

Out[23]: <AxesSubplot:xlabel='SEX', ylabel='LIMIT_BAL'>



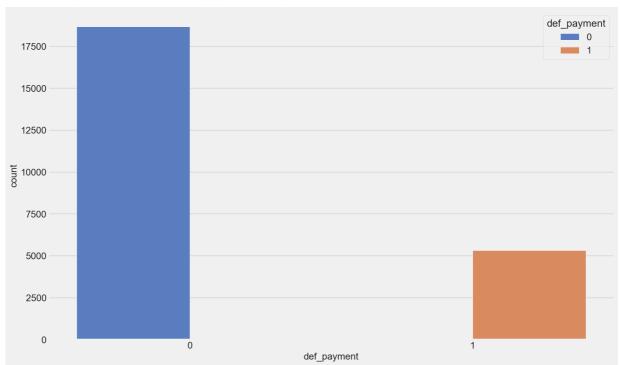
In [24]: sns.countplot(x='SEX',data=X_train,hue='SEX')

Out[24]: <AxesSubplot:xlabel='SEX', ylabel='count'>



In [25]: sns.countplot(x='def_payment', data=y_train, hue="def_payment", palette="mute

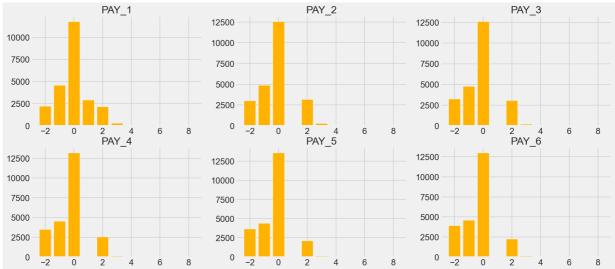
Out[25]: <AxesSubplot:xlabel='def_payment', ylabel='count'>



```
In [26]: # simple method to plot the features
    def getFeatures(prefix):
        return [prefix+str(x) for x in range(1,7)]
```

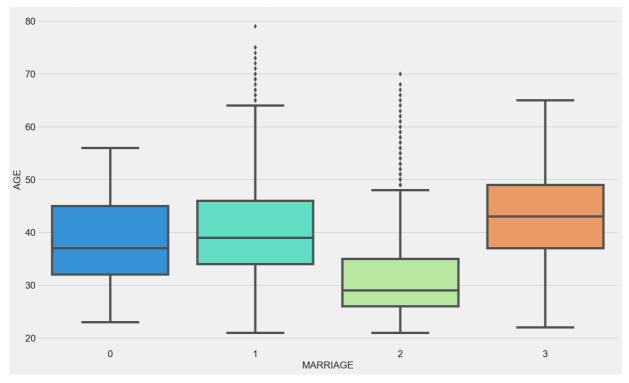
```
ax[row,col].bar(d.index, d, align='center', color='red')
ax[row,col].bar(x.index, x, align='center', color='yellow', alpha=0.7)
ax[row,col].set_title(pay_status_columns[i])

plt.show()
```



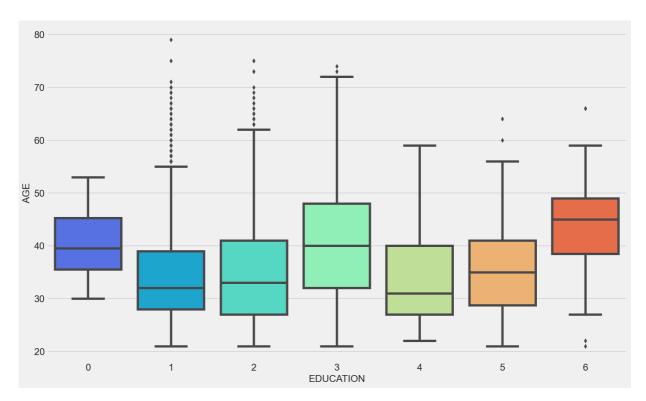
In [28]: sns.boxplot(x='MARRIAGE',y='AGE',data=X_train,palette='rainbow')

Out[28]: <AxesSubplot:xlabel='MARRIAGE', ylabel='AGE'>



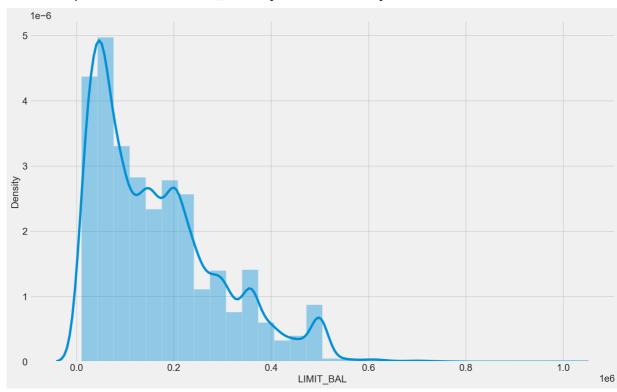
```
In [29]: sns.boxplot(x='EDUCATION',y='AGE',data=X_train,palette='rainbow')
```

Out[29]: <AxesSubplot:xlabel='EDUCATION', ylabel='AGE'>



In [30]: sns.distplot(X_train.LIMIT_BAL,kde=True,bins=30)

Out[30]: <AxesSubplot:xlabel='LIMIT_BAL', ylabel='Density'>



```
In [31]: # Obeserving the correlation between features of dataset
    correlation = X_train.corr()
    plt.subplots(figsize=(30,10))
    sns.heatmap( correlation, square=True, annot=True, fmt=".1f" )
```

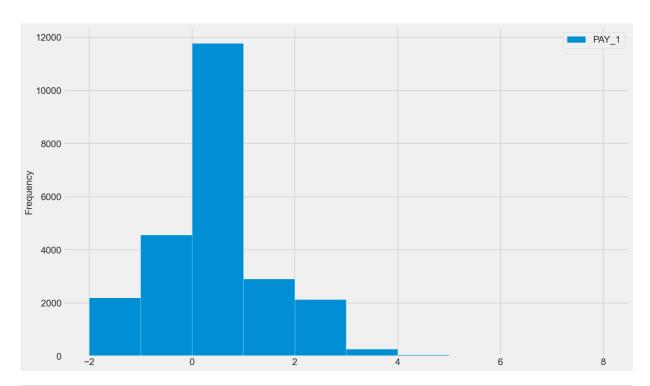
Out[31]: <AxesSubplot:>

```
1.0
 LIMIT BAL 1.0 0.0 -0.2-0.1 0.1 -0.3-0.3-0.3-0.2-0.2 0.3 0.3 0.3 0.3 0.3 0.3 0.2 0.2 0.2 0.2 0.2 0.2 0.2
       0.8
PAY 1 -0.3-0.1 0.1 0.0 -0.0 1.0 0.7 0.6 0.5 0.5 0.5 0.2 0.2 0.2 0.2 0.2 0.2 -0.1-0.1-0.1-0.1-0.1-0.1
     PAY_2 -0.3-0.1 0.1 0.0 -0.0 0.7 1.0 0.8 0.7 0.6 0.6 0.2 0.2 0.2 0.2 0.2 0.2 -0.1-0.1-0.1-0.0-0.0-0.0
                                                                                           0.6
     PAY 3 -0.3-0.1 0.1 0.0 -0.1 0.6 0.8 1.0 0.8 0.7 0.6 0.2 0.2 0.2 0.2 0.2 0.2 0.0 -0.1-0.1-0.0-0.0-0.0
     PAY 4 -0.3-0.1 0.1 0.0 -0.1 0.5 0.7 0.8 1.0 0.8 0.7 0.2 0.2 0.2 0.2 0.2 0.2 -0.0 -0.0 -0.1 -0.0 -0.0 -0.0
     PAY 5 -0.2-0.1 0.1 0.0 -0.1 0.5 0.6 0.7 0.8 1.0 0.8 0.2 0.2 0.2 0.3 0.3 0.3 -0.0-0.0 0.0 -0.1-0.0-0.0
                                                                                           0.4
     PAY 6 -0.2-0.1 0.1 0.0 -0.1 0.5 0.6 0.6 0.7 0.8 1.0 0.2 0.2 0.2 0.3 0.3 0.3 -0.0-0.0 0.0 -0.0-0.0
BILL AMT1 0.3 -0.0 0.0 -0.0 0.1 0.2 0.2 0.2 0.2 0.2 0.2 1.0 1.0 0.9 0.9 0.8 0.8 0.1 0.1 0.2 0.2 0.2 0.2 0.2
BILL AMT2 0.3 -0.0 0.0 -0.0 0.1 0.2 0.2 0.2 0.2 0.2 0.2 1.0 1.0 0.9 0.9 0.8 0.3 0.1 0.2 0.1 0.2 0.2 0.2
                                                                                           0.2
BILL AMT3 0.3 -0.0 0.0 -0.0 0.1 0.2 0.2 0.2 0.2 0.2 0.2 0.9 0.9 1.0 0.9 0.9 0.9 0.2 0.3 0.1 0.1 0.2 0.2
BILL AMT4 0.3 -0.0 -0.0 -0.0 0.1 0.2 0.2 0.2 0.2 0.3 0.3 <mark>0.9 0.9 0.9 1.0 0.9 0.9</mark> 0.2 0.2 0.3 0.1 0.2 0.2
BILL AMT5 0.3 -0.0 -0.0 -0.0 0.0 0.2 0.2 0.2 0.2 0.3 0.3 0.8 0.9 0.9 0.9 1.0 0.9 0.2 0.2 0.3 0.3 0.1 0.2
                                                                                           0.0
BILL AMT6 0.3 -0.0 -0.0 -0.0 0.0 0.2 0.2 0.2 0.2 0.3 0.3 0.8 0.8 0.9 0.9 0.9 1.0 0.2 0.2 0.2 0.3 0.3 0.1
 PAY AMT3 0.2 -0.0 -0.0 -0.0 -0.1 -0.1 -0.1 -0.1 0.0 0.0 0.2 0.2 0.1 0.3 0.3 0.2 0.3 0.3 1.0 0.2 0.2 0.2
                                                                                           -0.2
 PAY AMT4 0.2 -0.0 -0.0 -0.0 0.0 -0.1 -0.0 -0.0 -0.1 0.0 0.2 0.1 0.1 0.1 0.3 0.3 0.2 0.2 0.2 1.0 0.1 0.2
 PAY_AMT6 0.2 -0.0-0.0-0.0 0.0 -0.1-0.0-0.0-0.0-0.0-0.0 0.2 0.2 0.2 0.2 0.2 0.1 0.2 0.1 0.2 0.2 0.2 0.2 1.0
                                                                                            -0 4
                                             _AMT2
_AMT3
                         PAY_1
PAY_2
PAY_3
PAY_4
PAY_5
PAY_6
                                          AMT1
                                                                 _AMT3
                                                   AMT4
```

Preprocessing

```
In [32]:
          fil = (X_train.EDUCATION == 5) | (X_train.EDUCATION == 6) | (X_train.EDUCATION)
          X_train.loc[fil, 'EDUCATION'] = 4
          X_train.EDUCATION.value_counts()
Out[32]: 2
               11186
                8481
         1
         3
                3959
         4
                 374
         Name: EDUCATION, dtype: int64
In [33]:
          fil = (X_{test.EDUCATION} == 5) | (X_{test.EDUCATION} == 6) | (X_{test.EDUCATION} =
          X_test.loc[fil, 'EDUCATION'] = 4
          X_test.EDUCATION.value_counts()
               2844
Out[33]: 2
         1
               2104
         3
                958
         4
                 94
         Name: EDUCATION, dtype: int64
In [34]:
          print(X_train['EDUCATION'].value_counts(dropna = False))
          print(X_test['EDUCATION'].value_counts(dropna = False))
         2
               11186
         1
                8481
         3
                3959
         4
                 374
         Name: EDUCATION, dtype: int64
```

```
1
                2104
          3
                 958
          4
                  94
          Name: EDUCATION, dtype: int64
In [35]:
          X_train.loc[X_train.MARRIAGE == 0, 'MARRIAGE'] = 3
           X_train.MARRIAGE.value_counts()
Out[35]: 2
                12747
                10942
          1
          3
                  311
          Name: MARRIAGE, dtype: int64
In [36]:
          X_test.loc[X_test.MARRIAGE == 0, 'MARRIAGE'] = 3
           X_test.MARRIAGE.value_counts()
Out[36]: 2
                3217
                2717
          1
          3
                  66
          Name: MARRIAGE, dtype: int64
In [37]:
           X_train.head()
                 LIMIT_BAL SEX EDUCATION MARRIAGE AGE PAY_1 PAY_2 PAY_3 PAY_4 PAY_5
Out[37]:
             ID
          21754
                    80000.0
                               2
                                           2
                                                      2
                                                           24
                                                                   0
                                                                          0
                                                                                 0
                                                                                        0
                                                                                               0
                    30000.0
                                           2
                                                      2
                                                                                        0
            252
                               1
                                                           28
                                                                   0
                                                                          0
                                                                                 0
                                                                                               0
          22942
                   180000.0
                               2
                                                                          0
                                                                                        -1
                                           4
                                                      1
                                                           44
                                                                   0
                                                                                 -1
                                                                                               -1
            619
                    60000.0
                               1
                                           1
                                                      2
                                                           25
                                                                   0
                                                                          0
                                                                                 0
                                                                                        0
                                                                                               0
          17091
                   130000.0
                               2
                                           2
                                                      2
                                                           25
                                                                   0
                                                                          0
                                                                                 0
                                                                                        0
                                                                                               0
          5 rows × 23 columns
In [38]:
           X_train.tail()
                 LIMIT_BAL SEX EDUCATION MARRIAGE AGE PAY_1 PAY_2 PAY_3 PAY_4 PAY_5
Out[38]:
             ID
          29803
                    50000.0
                               1
                                           2
                                                      2
                                                           32
                                                                   0
                                                                          0
                                                                                 0
                                                                                        0
                                                                                               0
           5391
                   200000.0
                               1
                                           1
                                                      2
                                                           37
                                                                   2
                                                                          2
                                                                                 2
                                                                                        2
                                                                                               2
                                           1
                                                                  -2
                                                                         -2
                                                                                        -2
                                                                                               -2
            861
                    50000.0
                               1
                                                      2
                                                           26
                                                                                 -2
                    70000.0
                                                                   0
                                                                          0
                                                                                 0
                                                                                        0
                                                                                               2
          15796
                               2
                                           2
                                                      2
                                                           25
          23655
                   160000.0
                               2
                                           2
                                                      1
                                                                  -2
                                                                         -2
                                                                                 -2
                                                                                        -2
                                                                                               -2
                                                           36
          5 rows × 23 columns
In [39]:
           X_train.plot(y = 'PAY_1', kind='hist')
           plt.legend()
           plt.show()
```



In [40]: X_train.info()

<class 'pandas.core.frame.DataFrame'>
Int64Index: 24000 entries, 21754 to 23655

Data columns (total 23 columns): Non-Null Count Dtype Column _ _ _ _ _ _____ _ _ _ _ _ LIMIT BAL 24000 non-null float64 0 1 SEX 24000 non-null int64 2 EDUCATION 24000 non-null int64 3 MARRIAGE 24000 non-null int64 4 AGE 24000 non-null int64 5 PAY 1 24000 non-null int64 6 PAY_2 24000 non-null int64 7 PAY_3 24000 non-null int64 8 PAY 4 24000 non-null int64 9 PAY 5 24000 non-null int64 10 PAY_6 24000 non-null int64 BILL_AMT1 24000 non-null float64 11 12 BILL_AMT2 24000 non-null float64 float64 BILL_AMT3 24000 non-null 13 14 BILL_AMT4 24000 non-null float64 15 BILL_AMT5 24000 non-null float64 BILL_AMT6 24000 non-null 16 float64 24000 non-null 17 PAY_AMT1 float64 24000 non-null float64 18 PAY_AMT2 19 PAY_AMT3 24000 non-null float64 20 PAY_AMT4 24000 non-null float64 PAY_AMT5 24000 non-null float64 21

24000 non-null

dtypes: float64(13), int64(10)
memory usage: 5.0 MB

In [41]: X_train.SEX.nunique()

PAY_AMT6

22

Out[41]: 2

In [42]: X_train[['PAY_AMT1', 'PAY_AMT2', 'PAY_AMT3', 'PAY_AMT4', 'PAY_AMT5', 'PAY_AMT

float64

4000.000000 5670.826542 7084.401034 0.000000 1000.000000 2100.000000 5005.000000 3552.000000		24000.000000 5258.246500 18242.618988 0.000000 390.000000 1800.000000 4500.000000 896040.000000	24000.000000 4880.847125 16304.718844 0.000000 285.750000 1500.000000 4000.000000	24000.000000 4818.849250 15619.425964 0.000000 240.750000 1500.000000 4021.000000	17458.604219 0.000000 112.750000 1500.000000 4000.000000
7084.401034 0.000000 1000.000000 2100.000000 5005.000000 3552.000000	2.428412e+04 0.000000e+00 8.615000e+02 2.007000e+03 5.000000e+03 1.684259e+06	18242.618988 0.000000 390.000000 1800.000000 4500.000000	16304.718844 0.000000 285.750000 1500.000000 4000.000000	15619.425964 0.000000 240.750000 1500.000000 4021.000000	112.750000 1500.000000
0.000000 1000.000000 2100.000000 5005.000000 3552.000000	0.000000e+00 8.615000e+02 2.007000e+03 5.000000e+03 1.684259e+06	0.000000 390.000000 1800.000000 4500.000000	0.000000 285.750000 1500.000000 4000.000000	0.000000 240.750000 1500.000000 4021.000000	0.000000 112.750000 1500.000000 4000.000000
1000.000000 2100.000000 5005.000000 3552.000000	8.615000e+02 2.007000e+03 5.000000e+03 1.684259e+06	390.000000 1800.000000 4500.000000	285.750000 1500.000000 4000.000000	240.750000 1500.000000 4021.000000	112.750000 1500.000000 4000.000000
2100.000000 5005.000000 3552.000000	2.007000e+03 5.000000e+03 1.684259e+06	1800.000000 4500.000000	1500.000000 4000.000000	1500.000000 4021.000000	1500.000000 4000.000000
5005.000000 3552.000000	5.000000e+03 1.684259e+06	4500.000000	4000.000000	4021.000000	4000.000000
3552.000000	1.684259e+06				
		896040.000000	621000.000000	426529.000000	527143.000000
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[['BILL_AM					•
[[,BILL_W					
	T1', 'BILL_A	MT2', 'BILL_	AMT3', 'BILL_	AMT4', 'BILL	_AMT5', 'BI
BILL_AMT1	BILL_AMT2	BILL_AMT3	BILL_AMT4	BILL_AMT5	BILL_AM
24000.000000	24000.000000	2.400000e+04	24000.000000	24000.000000	24000.0000
50927.468417	48914.770500	4.675708e+04	43013.532167	40150.333000	38763.5404
73400.840274	70923.493353	6.926506e+04	64069.494705	60635.882129	59281.9868
65580.000000	-69777.000000	-1.572640e+05	-170000.000000	-81334.000000	-209051.0000
3537.000000	2989.750000	2.699500e+03	2329.000000	1763.000000	1271.7500
22321.500000	21140.500000	2.005000e+04	19010.000000	18085.000000	17108.5000
66377.000000	63035.250000	5.952925e+04	53927.750000	50007.500000	49101.7500
64511.000000	983931.000000	1.664089e+06	891586.000000	927171.000000	961664.0000
	3400.840274 35580.000000 3537.000000 22321.500000	30927.468417 48914.770500 3400.840274 70923.493353 35580.000000 -69777.000000 3537.000000 2989.750000 22321.500000 21140.500000 36377.000000 63035.250000	30927.468417 48914.770500 4.675708e+04 3400.840274 70923.493353 6.926506e+04 35580.000000 -69777.000000 -1.572640e+05 3537.000000 2989.750000 2.699500e+03 22321.500000 21140.500000 2.005000e+04 36377.000000 63035.250000 5.952925e+04	30927.468417 48914.770500 4.675708e+04 43013.532167 3400.840274 70923.493353 6.926506e+04 64069.494705 35580.000000 -69777.000000 -1.572640e+05 -170000.000000 3537.000000 2989.750000 2.699500e+03 2329.000000 22321.500000 21140.500000 2.005000e+04 19010.000000 36377.000000 63035.250000 5.952925e+04 53927.750000	30927.468417 48914.770500 4.675708e+04 43013.532167 40150.333000 3400.840274 70923.493353 6.926506e+04 64069.494705 60635.882129 35580.000000 -69777.000000 -1.572640e+05 -170000.00000 -81334.000000 3537.000000 2989.750000 2.699500e+03 2329.000000 1763.000000 22321.500000 21140.500000 2.005000e+04 19010.000000 18085.000000 36377.000000 63035.250000 5.952925e+04 53927.750000 50007.5000000

```
ID
                                                                                     0
          80000.0
                      2
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21754
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          30000.0
                                   2
                                                2
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                                                                                     0
  252
                      1
                                                     28
                                                              0
                                                                              0
                                                                                             0
```

180000.0 -1 -1 -1 60000.0 130000.0

5 rows × 23 columns

```
In [45]: X_train.columns = X_train.columns.map(str.lower)
   X_test.columns = X_test.columns.map(str.lower)
```

```
In [46]: | X_train.head()
                 limit_bal sex education marriage age pay_1 pay_2 pay_3 pay_4 pay_5 ... bill_am
Out[46]:
             ID
                  80000.0
          21754
                            2
                                      2
                                               2
                                                  24
                                                          0
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                                                                              0
                                                                                            78321
                                                                                     0 ...
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                  30000.0
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                                                                                            29155
          22942 180000.0
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                                                                              -1
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            619
                  60000.0
                                                  25
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                                                                                            38533
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          17091 130000.0
                            2
                                      2
                                               2
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                                                          0
                                                                 0
                                                                       0
                                                                              0
                                                                                            114734
         5 rows × 23 columns
         Feature scaling
In [47]:
          X_train.head(5)
                 limit_bal sex education marriage age pay_1 pay_2 pay_3 pay_4 pay_5 ...
Out[47]:
             ID
          21754
                  80000.0
                            2
                                                  24
                                                          0
                                                                        0
                                                                              0
                                                                                            78321
                                                                              0
            252
                  30000.0
                            1
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                                                                                     0 ...
                                                                                            29155
          22942 180000.0
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                                                                       -1
                                                                              -1
                                                                                              850
                                                          0
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                                                                                    -1 ...
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            619
                  60000.0
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                                                                                            38533
          17091 130000.0
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                                               2
                                                  25
                                                          0
                                                                 0
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                                                                              0
                                                                                     0 ...
                                                                                            114734
         5 rows × 23 columns
In [48]:
           from sklearn.preprocessing import MinMaxScaler, OneHotEncoder
           from sklearn.compose import make_column_transformer
           X = X_{train}
           y = np.array(y_train.def_payment.values)
           transformer = make_column_transformer(
                (MinMaxScaler(), X_train.columns))
           transformer.fit(X)
Out[48]: ColumnTransformer(transformers=[('minmaxscaler', MinMaxScaler(),
                                               Index(['limit_bal', 'sex', 'education', 'mar
          riage', 'age', 'pay_1', 'pay_2',
                  'pay_3', 'pay_4', 'pay_5', 'pay_6', 'bill_amt1', 'bill_amt2',
                  'bill_amt3', 'bill_amt4', 'bill_amt5', 'bill_amt6', 'pay_amt1',
                  'pay_amt2', 'pay_amt3', 'pay_amt4', 'pay_amt5', 'pay_amt6'],
                 dtype='object'))])
In [49]:
           # scaling
           X = transformer.transform(X)
```

Splitting the training and test data

```
In [50]: X_train, X_test, y_train, y_test = train_test_split(X, y, test_size=0.2, rand X_train.shape
Out[50]: (19200, 23)
```

Neural Network Models

Epoch 2/50

1. Neural Network with 3 layers

```
In [51]:
         # The following method will help us plotting the F1-Score results
         def plot f1(history):
           hist = pd.DataFrame(history.history)
           hist['epoch'] = history.epoch
           plt.figure()
           plt.xlabel('Epoch')
           plt.ylabel('F1')
           plt.plot(hist['epoch'], hist['loss'],
                     label='Train F1')
           plt.plot(hist['epoch'], hist['val_loss'],
                     label = 'Val F1')
           plt.legend()
           plt.show()
         model1 = keras.Sequential()
In [52]:
         model1.add(keras.layers.Dense(units=32, activation="relu", input shape=[X tra
         model1.add(keras.layers.Dense(units=64, activation="relu"))
         model1.add(keras.layers.Dense(units=128, activation='relu'))
         model1.add(keras.layers.Dense(1, activation="sigmoid"))
         model1.compile(
             optimizer=keras.optimizers.Adam(0.0001),
             loss = 'binary_crossentropy',
             metrics = ['accuracy'])
         BATCH SIZE = 32
         early_stop = keras.callbacks.EarlyStopping(
           monitor='val_loss',
           mode="min",
           patience=10
         history = model1.fit(
           x=X_train,
           y=y_train,
           shuffle=True,
           epochs=50,
           validation_split=0.2,
           batch_size=BATCH_SIZE
         plot_f1(history)
         Epoch 1/50
         acy: 0.7491 - val_loss: 0.5272 - val_accuracy: 0.7708
```

acy: 0.7783 - val_loss: 0.4967 - val_accuracy: 0.7737

```
Epoch 3/50
acy: 0.7923 - val_loss: 0.4839 - val_accuracy: 0.7896
Epoch 4/50
acy: 0.8025 - val_loss: 0.4772 - val_accuracy: 0.7948
Epoch 5/50
acy: 0.8062 - val_loss: 0.4722 - val_accuracy: 0.8000
Epoch 6/50
acy: 0.8075 - val_loss: 0.4692 - val_accuracy: 0.7995
Epoch 7/50
acy: 0.8094 - val_loss: 0.4659 - val_accuracy: 0.8073
Epoch 8/50
acy: 0.8096 - val_loss: 0.4640 - val_accuracy: 0.8089
Epoch 9/50
acy: 0.8100 - val_loss: 0.4622 - val_accuracy: 0.8091
Epoch 10/50
acy: 0.8098 - val_loss: 0.4606 - val_accuracy: 0.8109
Epoch 11/50
acy: 0.8105 - val_loss: 0.4595 - val_accuracy: 0.8102
Epoch 12/50
acy: 0.8109 - val_loss: 0.4593 - val_accuracy: 0.8107
Epoch 13/50
acy: 0.8120 - val_loss: 0.4594 - val_accuracy: 0.8065
Epoch 14/50
acy: 0.8117 - val_loss: 0.4589 - val_accuracy: 0.8055
Epoch 15/50
acy: 0.8135 - val_loss: 0.4592 - val_accuracy: 0.8044
Epoch 16/50
acy: 0.8133 - val_loss: 0.4543 - val_accuracy: 0.8125
Epoch 17/50
acy: 0.8132 - val_loss: 0.4537 - val_accuracy: 0.8159
Epoch 18/50
acy: 0.8141 - val_loss: 0.4535 - val_accuracy: 0.8151
Epoch 19/50
acy: 0.8139 - val_loss: 0.4519 - val_accuracy: 0.8169
Epoch 20/50
acy: 0.8153 - val_loss: 0.4524 - val_accuracy: 0.8117
Epoch 21/50
acy: 0.8150 - val_loss: 0.4506 - val_accuracy: 0.8182
```

Epoch 22/50

```
acy: 0.8161 - val_loss: 0.4512 - val_accuracy: 0.8146
Epoch 23/50
acy: 0.8162 - val_loss: 0.4495 - val_accuracy: 0.8180
acy: 0.8163 - val_loss: 0.4498 - val_accuracy: 0.8154
Epoch 25/50
acy: 0.8161 - val_loss: 0.4484 - val_accuracy: 0.8177
Epoch 26/50
acy: 0.8165 - val_loss: 0.4480 - val_accuracy: 0.8172
Epoch 27/50
acy: 0.8172 - val_loss: 0.4484 - val_accuracy: 0.8154
Epoch 28/50
acy: 0.8166 - val_loss: 0.4470 - val_accuracy: 0.8161
Epoch 29/50
acy: 0.8171 - val_loss: 0.4461 - val_accuracy: 0.8174
Epoch 30/50
acy: 0.8181 - val_loss: 0.4459 - val_accuracy: 0.8188
Epoch 31/50
acy: 0.8169 - val_loss: 0.4461 - val_accuracy: 0.8148
Epoch 32/50
acy: 0.8176 - val_loss: 0.4446 - val_accuracy: 0.8195
Epoch 33/50
acy: 0.8192 - val_loss: 0.4448 - val_accuracy: 0.8201
Epoch 34/50
acy: 0.8173 - val_loss: 0.4438 - val_accuracy: 0.8195
Epoch 35/50
acy: 0.8180 - val_loss: 0.4431 - val_accuracy: 0.8203
Epoch 36/50
acy: 0.8179 - val_loss: 0.4434 - val_accuracy: 0.8169
Epoch 37/50
acy: 0.8188 - val_loss: 0.4426 - val_accuracy: 0.8190
Epoch 38/50
acy: 0.8187 - val_loss: 0.4455 - val_accuracy: 0.8151
Epoch 39/50
acy: 0.8180 - val_loss: 0.4417 - val_accuracy: 0.8224
Epoch 40/50
acy: 0.8189 - val_loss: 0.4414 - val_accuracy: 0.8214
Epoch 41/50
```

```
acy: 0.8185 - val_loss: 0.4409 - val_accuracy: 0.8214
Epoch 42/50
acy: 0.8192 - val_loss: 0.4420 - val_accuracy: 0.8167
Epoch 43/50
acy: 0.8190 - val loss: 0.4413 - val accuracy: 0.8180
Epoch 44/50
acy: 0.8189 - val_loss: 0.4409 - val_accuracy: 0.8182
Epoch 45/50
acy: 0.8188 - val_loss: 0.4430 - val_accuracy: 0.8164
Epoch 46/50
acy: 0.8191 - val_loss: 0.4405 - val_accuracy: 0.8167
Epoch 47/50
acy: 0.8187 - val_loss: 0.4417 - val_accuracy: 0.8169
Epoch 48/50
acy: 0.8184 - val_loss: 0.4388 - val_accuracy: 0.8201
Epoch 49/50
acy: 0.8186 - val_loss: 0.4394 - val_accuracy: 0.8208
Epoch 50/50
acy: 0.8189 - val loss: 0.4393 - val accuracy: 0.8201
                                     Train F1
0.56
                                     Val F1
0.54
0.52
₩ 0.50
0.48
0.46
0.44
                 20
                         30
                                40
                                       50
                    Epoch
```

2. Neural Network with SGD Optimizer (4-layers)

```
In [53]: model2 = keras.Sequential()
  model2.add(keras.layers.Dense(units=32, activation="relu", input_shape=[X_tra
  model2.add(keras.layers.Dense(units=64, activation="selu"))
  model2.add(keras.layers.Dense(units=128, activation="selu"))
  model2.add(keras.layers.Dense(units=256, activation="relu"))
  model2.add(keras.layers.Dense(1, activation='sigmoid'))
```

```
loss='binary_crossentropy',
  metrics = ['accuracy'])
BATCH SIZE = 64
early_stop = keras.callbacks.EarlyStopping(
 monitor='val_loss',
 mode="min",
 patience=10
history = model2.fit(
 x=X train,
 y=y_train,
 shuffle=True,
 epochs=100,
 validation split=0.2,
 batch_size=BATCH_SIZE
plot_f1(history)
Epoch 1/100
acy: 0.7178 - val_loss: 0.6675 - val_accuracy: 0.7555
acy: 0.7710 - val_loss: 0.6516 - val_accuracy: 0.7688
Epoch 3/100
acy: 0.7779 - val_loss: 0.6375 - val_accuracy: 0.7708
Epoch 4/100
acy: 0.7780 - val_loss: 0.6250 - val_accuracy: 0.7708
Epoch 5/100
acy: 0.7781 - val_loss: 0.6141 - val_accuracy: 0.7708
acy: 0.7781 - val_loss: 0.6044 - val_accuracy: 0.7708
Epoch 7/100
acy: 0.7781 - val_loss: 0.5959 - val_accuracy: 0.7708
Epoch 8/100
acy: 0.7781 - val_loss: 0.5884 - val_accuracy: 0.7708
Epoch 9/100
acy: 0.7781 - val_loss: 0.5818 - val_accuracy: 0.7708
Epoch 10/100
acy: 0.7781 - val_loss: 0.5761 - val_accuracy: 0.7708
acy: 0.7781 - val_loss: 0.5710 - val_accuracy: 0.7708
Epoch 12/100
acy: 0.7781 - val_loss: 0.5666 - val_accuracy: 0.7708
```

model2.compile(

optimizer=keras.optimizers.SGD(0.0001),

```
Epoch 13/100
acy: 0.7781 - val_loss: 0.5627 - val_accuracy: 0.7708
Epoch 14/100
acy: 0.7781 - val_loss: 0.5594 - val_accuracy: 0.7708
Epoch 15/100
acy: 0.7781 - val_loss: 0.5564 - val_accuracy: 0.7708
Epoch 16/100
acy: 0.7781 - val_loss: 0.5539 - val_accuracy: 0.7708
Epoch 17/100
acy: 0.7781 - val_loss: 0.5516 - val_accuracy: 0.7708
Epoch 18/100
acy: 0.7781 - val_loss: 0.5497 - val_accuracy: 0.7708
Epoch 19/100
acy: 0.7781 - val_loss: 0.5480 - val_accuracy: 0.7708
Epoch 20/100
acy: 0.7781 - val_loss: 0.5465 - val_accuracy: 0.7708
Epoch 21/100
acy: 0.7781 - val_loss: 0.5452 - val_accuracy: 0.7708
Epoch 22/100
acy: 0.7781 - val_loss: 0.5441 - val_accuracy: 0.7708
Epoch 23/100
acy: 0.7781 - val_loss: 0.5432 - val_accuracy: 0.7708
Epoch 24/100
acy: 0.7781 - val_loss: 0.5423 - val_accuracy: 0.7708
Epoch 25/100
acy: 0.7781 - val_loss: 0.5416 - val_accuracy: 0.7708
Epoch 26/100
acy: 0.7781 - val_loss: 0.5409 - val_accuracy: 0.7708
Epoch 27/100
acy: 0.7781 - val_loss: 0.5404 - val_accuracy: 0.7708
Epoch 28/100
acy: 0.7781 - val_loss: 0.5399 - val_accuracy: 0.7708
Epoch 29/100
acy: 0.7781 - val_loss: 0.5394 - val_accuracy: 0.7708
Epoch 30/100
acy: 0.7781 - val_loss: 0.5390 - val_accuracy: 0.7708
Epoch 31/100
acy: 0.7781 - val_loss: 0.5387 - val_accuracy: 0.7708
```

Epoch 32/100

```
acy: 0.7781 - val_loss: 0.5384 - val_accuracy: 0.7708
Epoch 33/100
acy: 0.7781 - val_loss: 0.5381 - val_accuracy: 0.7708
Epoch 34/100
acy: 0.7781 - val_loss: 0.5378 - val_accuracy: 0.7708
Epoch 35/100
acy: 0.7781 - val_loss: 0.5376 - val_accuracy: 0.7708
Epoch 36/100
acy: 0.7781 - val_loss: 0.5373 - val_accuracy: 0.7708
Epoch 37/100
acy: 0.7781 - val_loss: 0.5371 - val_accuracy: 0.7708
Epoch 38/100
acy: 0.7781 - val_loss: 0.5369 - val_accuracy: 0.7708
Epoch 39/100
acy: 0.7781 - val_loss: 0.5367 - val_accuracy: 0.7708
Epoch 40/100
acy: 0.7781 - val_loss: 0.5366 - val_accuracy: 0.7708
Epoch 41/100
acy: 0.7781 - val_loss: 0.5364 - val_accuracy: 0.7708
Epoch 42/100
acy: 0.7781 - val_loss: 0.5362 - val_accuracy: 0.7708
Epoch 43/100
acy: 0.7781 - val_loss: 0.5360 - val_accuracy: 0.7708
Epoch 44/100
acy: 0.7781 - val_loss: 0.5359 - val_accuracy: 0.7708
Epoch 45/100
acy: 0.7781 - val_loss: 0.5357 - val_accuracy: 0.7708
Epoch 46/100
acy: 0.7781 - val_loss: 0.5356 - val_accuracy: 0.7708
Epoch 47/100
acy: 0.7781 - val_loss: 0.5354 - val_accuracy: 0.7708
Epoch 48/100
acy: 0.7781 - val_loss: 0.5353 - val_accuracy: 0.7708
Epoch 49/100
acy: 0.7781 - val_loss: 0.5351 - val_accuracy: 0.7708
Epoch 50/100
acy: 0.7781 - val_loss: 0.5350 - val_accuracy: 0.7708
Epoch 51/100
```

```
acy: 0.7781 - val_loss: 0.5348 - val_accuracy: 0.7708
Epoch 52/100
acy: 0.7781 - val_loss: 0.5347 - val_accuracy: 0.7708
Epoch 53/100
acy: 0.7781 - val_loss: 0.5345 - val_accuracy: 0.7708
Epoch 54/100
acy: 0.7781 - val_loss: 0.5344 - val_accuracy: 0.7708
Epoch 55/100
acy: 0.7781 - val_loss: 0.5342 - val_accuracy: 0.7708
Epoch 56/100
acy: 0.7781 - val_loss: 0.5341 - val_accuracy: 0.7708
Epoch 57/100
acy: 0.7781 - val_loss: 0.5339 - val_accuracy: 0.7708
Epoch 58/100
acy: 0.7781 - val_loss: 0.5338 - val_accuracy: 0.7708
Epoch 59/100
acy: 0.7781 - val_loss: 0.5336 - val_accuracy: 0.7708
Epoch 60/100
acy: 0.7781 - val_loss: 0.5335 - val_accuracy: 0.7708
Epoch 61/100
acy: 0.7781 - val_loss: 0.5333 - val_accuracy: 0.7708
Epoch 62/100
acy: 0.7781 - val_loss: 0.5332 - val_accuracy: 0.7708
Epoch 63/100
acy: 0.7781 - val_loss: 0.5330 - val_accuracy: 0.7708
Epoch 64/100
acy: 0.7781 - val_loss: 0.5329 - val_accuracy: 0.7708
Epoch 65/100
acy: 0.7781 - val_loss: 0.5327 - val_accuracy: 0.7708
Epoch 66/100
acy: 0.7781 - val_loss: 0.5326 - val_accuracy: 0.7708
Epoch 67/100
acy: 0.7781 - val_loss: 0.5325 - val_accuracy: 0.7708
Epoch 68/100
acy: 0.7781 - val_loss: 0.5323 - val_accuracy: 0.7708
Epoch 69/100
acy: 0.7781 - val_loss: 0.5322 - val_accuracy: 0.7708
Epoch 70/100
```

acy: 0.7781 - val_loss: 0.5320 - val_accuracy: 0.7708

```
Epoch 71/100
acy: 0.7781 - val_loss: 0.5319 - val_accuracy: 0.7708
Epoch 72/100
acy: 0.7781 - val_loss: 0.5317 - val_accuracy: 0.7708
Epoch 73/100
acy: 0.7781 - val_loss: 0.5316 - val_accuracy: 0.7708
Epoch 74/100
acy: 0.7781 - val_loss: 0.5314 - val_accuracy: 0.7708
Epoch 75/100
acy: 0.7781 - val_loss: 0.5313 - val_accuracy: 0.7708
Epoch 76/100
acy: 0.7781 - val_loss: 0.5312 - val_accuracy: 0.7708
Epoch 77/100
acy: 0.7781 - val_loss: 0.5310 - val_accuracy: 0.7708
Epoch 78/100
acy: 0.7781 - val_loss: 0.5309 - val_accuracy: 0.7708
Epoch 79/100
acy: 0.7781 - val_loss: 0.5307 - val_accuracy: 0.7708
Epoch 80/100
acy: 0.7781 - val_loss: 0.5306 - val_accuracy: 0.7708
Epoch 81/100
acy: 0.7781 - val_loss: 0.5304 - val_accuracy: 0.7708
Epoch 82/100
acy: 0.7781 - val_loss: 0.5303 - val_accuracy: 0.7708
Epoch 83/100
acy: 0.7781 - val_loss: 0.5302 - val_accuracy: 0.7708
Epoch 84/100
acy: 0.7781 - val_loss: 0.5300 - val_accuracy: 0.7708
Epoch 85/100
acy: 0.7781 - val_loss: 0.5299 - val_accuracy: 0.7708
Epoch 86/100
acy: 0.7781 - val_loss: 0.5297 - val_accuracy: 0.7708
Epoch 87/100
acy: 0.7781 - val_loss: 0.5296 - val_accuracy: 0.7708
Epoch 88/100
acy: 0.7781 - val_loss: 0.5295 - val_accuracy: 0.7708
Epoch 89/100
acy: 0.7781 - val_loss: 0.5293 - val_accuracy: 0.7708
```

Epoch 90/100

```
acy: 0.7781 - val_loss: 0.5292 - val_accuracy: 0.7708
Epoch 91/100
acy: 0.7781 - val_loss: 0.5290 - val_accuracy: 0.7708
Epoch 92/100
acy: 0.7781 - val_loss: 0.5289 - val_accuracy: 0.7708
Epoch 93/100
acy: 0.7781 - val_loss: 0.5288 - val_accuracy: 0.7708
Epoch 94/100
acy: 0.7781 - val_loss: 0.5286 - val_accuracy: 0.7708
Epoch 95/100
acy: 0.7781 - val_loss: 0.5285 - val_accuracy: 0.7708
Epoch 96/100
acy: 0.7781 - val_loss: 0.5284 - val_accuracy: 0.7708
Epoch 97/100
acy: 0.7781 - val_loss: 0.5282 - val_accuracy: 0.7708
Epoch 98/100
acy: 0.7781 - val_loss: 0.5281 - val_accuracy: 0.7708
Epoch 99/100
acy: 0.7781 - val_loss: 0.5279 - val_accuracy: 0.7708
Epoch 100/100
acy: 0.7781 - val_loss: 0.5278 - val_accuracy: 0.7708
0.68
                                   Train F1
                                   Val F1
0.66
0.64
0.62
上 0.60
0.58
0.56
0.54
0.52
          20
                 40
                       60
                                     100
                   Epoch
```

3. Neural Network with 4 layers and Adagrad Optimizer

```
model3.add(keras.layers.Dense(units=128, activation="linear"))
model3.add(keras.layers.Dense(units=256, activation="selu"))
model3.add(keras.layers.Dense(units=512, activation="relu"))
model3.add(keras.layers.Dense(1, activation='sigmoid'))
model3.compile(
  optimizer=keras.optimizers.Adagrad(0.001),
  loss='binary_crossentropy',
  metrics = ['accuracy'])
BATCH_SIZE = 64
early_stop = keras.callbacks.EarlyStopping(
 monitor='val_loss',
 mode="min",
 patience=10
history = model3.fit(
 x=X_train,
 y=y_train,
 shuffle=True,
 epochs=100,
 validation_split=0.2,
 batch_size=BATCH_SIZE
plot_f1(history)
Epoch 1/100
acy: 0.7781 - val_loss: 0.5497 - val_accuracy: 0.7708
acy: 0.7781 - val_loss: 0.5424 - val_accuracy: 0.7708
Epoch 3/100
acy: 0.7781 - val_loss: 0.5374 - val_accuracy: 0.7708
Epoch 4/100
acy: 0.7781 - val_loss: 0.5327 - val_accuracy: 0.7708
Epoch 5/100
acy: 0.7781 - val_loss: 0.5280 - val_accuracy: 0.7708
Epoch 6/100
acy: 0.7781 - val_loss: 0.5232 - val_accuracy: 0.7708
Epoch 7/100
acy: 0.7781 - val_loss: 0.5183 - val_accuracy: 0.7708
Epoch 8/100
acy: 0.7781 - val_loss: 0.5136 - val_accuracy: 0.7708
Epoch 9/100
acy: 0.7781 - val_loss: 0.5092 - val_accuracy: 0.7706
Epoch 10/100
acy: 0.7781 - val_loss: 0.5049 - val_accuracy: 0.7711
Epoch 11/100
```

```
acy: 0.7778 - val_loss: 0.5011 - val_accuracy: 0.7716
Epoch 12/100
acy: 0.7783 - val_loss: 0.4977 - val_accuracy: 0.7721
Epoch 13/100
acy: 0.7790 - val_loss: 0.4946 - val_accuracy: 0.7729
Epoch 14/100
acy: 0.7815 - val_loss: 0.4918 - val_accuracy: 0.7747
Epoch 15/100
acy: 0.7842 - val_loss: 0.4892 - val_accuracy: 0.7776
Epoch 16/100
acy: 0.7876 - val_loss: 0.4868 - val_accuracy: 0.7818
Epoch 17/100
acy: 0.7915 - val_loss: 0.4853 - val_accuracy: 0.7849
Epoch 18/100
acy: 0.7933 - val_loss: 0.4835 - val_accuracy: 0.7893
Epoch 19/100
acy: 0.7967 - val_loss: 0.4822 - val_accuracy: 0.7917
Epoch 20/100
acy: 0.7994 - val loss: 0.4814 - val accuracy: 0.7914
Epoch 21/100
acy: 0.8008 - val_loss: 0.4803 - val_accuracy: 0.7937
Epoch 22/100
acy: 0.8010 - val_loss: 0.4792 - val_accuracy: 0.7958
Epoch 23/100
acy: 0.8021 - val_loss: 0.4785 - val_accuracy: 0.7958
Epoch 24/100
acy: 0.8025 - val_loss: 0.4777 - val_accuracy: 0.7964
Epoch 25/100
acy: 0.8027 - val_loss: 0.4770 - val_accuracy: 0.7977
Epoch 26/100
acy: 0.8037 - val_loss: 0.4763 - val_accuracy: 0.7982
Epoch 27/100
acy: 0.8042 - val_loss: 0.4757 - val_accuracy: 0.7979
Epoch 28/100
acy: 0.8046 - val_loss: 0.4751 - val_accuracy: 0.7990
Epoch 29/100
acy: 0.8049 - val_loss: 0.4746 - val_accuracy: 0.7992
Epoch 30/100
```

acy: 0.8052 - val_loss: 0.4735 - val_accuracy: 0.8016

```
Epoch 31/100
acy: 0.8051 - val_loss: 0.4731 - val_accuracy: 0.8021
Epoch 32/100
acy: 0.8052 - val_loss: 0.4726 - val_accuracy: 0.8021
Epoch 33/100
acy: 0.8061 - val_loss: 0.4726 - val_accuracy: 0.8016
Epoch 34/100
acy: 0.8053 - val_loss: 0.4715 - val_accuracy: 0.8026
Epoch 35/100
acy: 0.8064 - val_loss: 0.4713 - val_accuracy: 0.8029
Epoch 36/100
acy: 0.8058 - val_loss: 0.4704 - val_accuracy: 0.8034
Epoch 37/100
acy: 0.8073 - val_loss: 0.4700 - val_accuracy: 0.8029
Epoch 38/100
acy: 0.8066 - val_loss: 0.4699 - val_accuracy: 0.8034
Epoch 39/100
acy: 0.8065 - val_loss: 0.4692 - val_accuracy: 0.8029
Epoch 40/100
acy: 0.8064 - val_loss: 0.4689 - val_accuracy: 0.8034
Epoch 41/100
acy: 0.8069 - val_loss: 0.4689 - val_accuracy: 0.8031
Epoch 42/100
acy: 0.8066 - val_loss: 0.4684 - val_accuracy: 0.8034
Epoch 43/100
acy: 0.8071 - val_loss: 0.4677 - val_accuracy: 0.8044
Epoch 44/100
acy: 0.8070 - val_loss: 0.4675 - val_accuracy: 0.8031
Epoch 45/100
acy: 0.8074 - val_loss: 0.4677 - val_accuracy: 0.8034
Epoch 46/100
acy: 0.8072 - val_loss: 0.4668 - val_accuracy: 0.8052
Epoch 47/100
acy: 0.8079 - val_loss: 0.4668 - val_accuracy: 0.8036
Epoch 48/100
acy: 0.8077 - val_loss: 0.4662 - val_accuracy: 0.8052
Epoch 49/100
acy: 0.8077 - val_loss: 0.4662 - val_accuracy: 0.8044
```

Epoch 50/100

```
acy: 0.8079 - val_loss: 0.4654 - val_accuracy: 0.8047
Epoch 51/100
acy: 0.8075 - val_loss: 0.4653 - val_accuracy: 0.8047
Epoch 52/100
acy: 0.8077 - val_loss: 0.4648 - val_accuracy: 0.8047
Epoch 53/100
acy: 0.8081 - val_loss: 0.4646 - val_accuracy: 0.8052
Epoch 54/100
acy: 0.8083 - val_loss: 0.4644 - val_accuracy: 0.8047
Epoch 55/100
acy: 0.8079 - val_loss: 0.4641 - val_accuracy: 0.8047
Epoch 56/100
acy: 0.8084 - val_loss: 0.4645 - val_accuracy: 0.8047
Epoch 57/100
acy: 0.8083 - val_loss: 0.4640 - val_accuracy: 0.8049
Epoch 58/100
acy: 0.8080 - val_loss: 0.4636 - val_accuracy: 0.8047
Epoch 59/100
acy: 0.8083 - val_loss: 0.4631 - val_accuracy: 0.8049
Epoch 60/100
acy: 0.8087 - val_loss: 0.4629 - val_accuracy: 0.8055
Epoch 61/100
acy: 0.8092 - val_loss: 0.4631 - val_accuracy: 0.8039
Epoch 62/100
acy: 0.8089 - val_loss: 0.4624 - val_accuracy: 0.8057
Epoch 63/100
acy: 0.8094 - val_loss: 0.4627 - val_accuracy: 0.8042
Epoch 64/100
acy: 0.8096 - val_loss: 0.4625 - val_accuracy: 0.8044
Epoch 65/100
acy: 0.8093 - val_loss: 0.4619 - val_accuracy: 0.8065
Epoch 66/100
acy: 0.8090 - val_loss: 0.4619 - val_accuracy: 0.8055
Epoch 67/100
acy: 0.8094 - val_loss: 0.4614 - val_accuracy: 0.8065
Epoch 68/100
acy: 0.8095 - val_loss: 0.4610 - val_accuracy: 0.8057
Epoch 69/100
```

```
acy: 0.8102 - val_loss: 0.4612 - val_accuracy: 0.8068
Epoch 70/100
acy: 0.8098 - val_loss: 0.4609 - val_accuracy: 0.8062
Epoch 71/100
acy: 0.8103 - val_loss: 0.4612 - val_accuracy: 0.8055
Epoch 72/100
acy: 0.8103 - val_loss: 0.4613 - val_accuracy: 0.8044
Epoch 73/100
acy: 0.8098 - val_loss: 0.4602 - val_accuracy: 0.8062
Epoch 74/100
acy: 0.8111 - val_loss: 0.4604 - val_accuracy: 0.8060
Epoch 75/100
acy: 0.8102 - val_loss: 0.4598 - val_accuracy: 0.8062
Epoch 76/100
acy: 0.8102 - val_loss: 0.4597 - val_accuracy: 0.8065
Epoch 77/100
acy: 0.8100 - val_loss: 0.4596 - val_accuracy: 0.8062
Epoch 78/100
acy: 0.8106 - val_loss: 0.4591 - val_accuracy: 0.8049
Epoch 79/100
acy: 0.8111 - val_loss: 0.4597 - val_accuracy: 0.8060
Epoch 80/100
acy: 0.8107 - val_loss: 0.4591 - val_accuracy: 0.8060
Epoch 81/100
acy: 0.8109 - val_loss: 0.4586 - val_accuracy: 0.8052
Epoch 82/100
acy: 0.8111 - val_loss: 0.4584 - val_accuracy: 0.8049
Epoch 83/100
acy: 0.8117 - val_loss: 0.4584 - val_accuracy: 0.8055
Epoch 84/100
acy: 0.8113 - val_loss: 0.4583 - val_accuracy: 0.8055
Epoch 85/100
acy: 0.8117 - val_loss: 0.4580 - val_accuracy: 0.8049
Epoch 86/100
acy: 0.8116 - val_loss: 0.4579 - val_accuracy: 0.8060
Epoch 87/100
acy: 0.8118 - val_loss: 0.4579 - val_accuracy: 0.8057
Epoch 88/100
```

acy: 0.8115 - val_loss: 0.4578 - val_accuracy: 0.8060

```
Epoch 89/100
acy: 0.8117 - val_loss: 0.4578 - val_accuracy: 0.8060
Epoch 90/100
acy: 0.8116 - val_loss: 0.4577 - val_accuracy: 0.8057
Epoch 91/100
acy: 0.8120 - val_loss: 0.4574 - val_accuracy: 0.8060
Epoch 92/100
acy: 0.8122 - val_loss: 0.4574 - val_accuracy: 0.8060
Epoch 93/100
acy: 0.8123 - val loss: 0.4575 - val accuracy: 0.8062
Epoch 94/100
acy: 0.8123 - val_loss: 0.4567 - val_accuracy: 0.8068
Epoch 95/100
acy: 0.8120 - val_loss: 0.4565 - val_accuracy: 0.8065
Epoch 96/100
acy: 0.8133 - val_loss: 0.4566 - val_accuracy: 0.8065
Epoch 97/100
acy: 0.8126 - val_loss: 0.4567 - val_accuracy: 0.8065
Epoch 98/100
acy: 0.8127 - val_loss: 0.4571 - val_accuracy: 0.8062
Epoch 99/100
acy: 0.8123 - val loss: 0.4568 - val accuracy: 0.8057
Epoch 100/100
acy: 0.8123 - val_loss: 0.4561 - val_accuracy: 0.8076
0.58
                                   Train F1
                                   Val F1
0.56
0.54
0.52
Ŧ
0.50
0.48
0.46
          20
                       60
                              80
                                    100
                   Epoch
```

4. Neural Network with dropout regularization at 30%

```
model4 = keras.Sequential()
In [91]:
          model4.add(keras.layers.Dropout(0.3, input_shape=(X_train.shape[1],)))
          model4.add(keras.layers.Dense(units=128, activation="relu"))
          model4.add(keras.layers.Dropout(0.3))
          model4.add(keras.layers.Dense(units=256, activation="relu"))
          model4.add(keras.layers.Dropout(0.3))
          model4.add(keras.layers.Dense(units=512, activation="relu"))
          model4.add(keras.layers.Dropout(0.3))
          model4.add(keras.layers.Dense(1, activation='sigmoid'))
          model4.compile(
              optimizer=keras.optimizers.Adadelta(0.001),
              loss = 'binary_crossentropy',
              metrics = ['accuracy'])
          BATCH SIZE = 64
          early_stop = keras.callbacks.EarlyStopping(
            monitor='val_loss',
            mode="min",
            patience=15
          history = model4.fit(
            x=X_train,
            y=y_train,
            shuffle=True,
            epochs=100,
            validation_split=0.2,
            batch_size=BATCH_SIZE
          plot_f1(history)
```

```
Epoch 1/100
acy: 0.4583 - val_loss: 0.6938 - val_accuracy: 0.4818
Epoch 2/100
acy: 0.5746 - val_loss: 0.6836 - val_accuracy: 0.6995
acy: 0.6708 - val_loss: 0.6737 - val_accuracy: 0.7708
Epoch 4/100
acy: 0.7342 - val_loss: 0.6639 - val_accuracy: 0.7708
Epoch 5/100
acy: 0.7634 - val_loss: 0.6547 - val_accuracy: 0.7708
Epoch 6/100
acy: 0.7745 - val_loss: 0.6458 - val_accuracy: 0.7708
Epoch 7/100
acy: 0.7775 - val_loss: 0.6374 - val_accuracy: 0.7708
Epoch 8/100
acy: 0.7781 - val_loss: 0.6294 - val_accuracy: 0.7708
Epoch 9/100
```

```
acy: 0.7779 - val_loss: 0.6219 - val_accuracy: 0.7708
Epoch 10/100
acy: 0.7781 - val_loss: 0.6148 - val_accuracy: 0.7708
Epoch 11/100
acy: 0.7781 - val_loss: 0.6082 - val_accuracy: 0.7708
Epoch 12/100
acy: 0.7781 - val_loss: 0.6021 - val_accuracy: 0.7708
Epoch 13/100
acy: 0.7781 - val_loss: 0.5964 - val_accuracy: 0.7708
Epoch 14/100
acy: 0.7781 - val_loss: 0.5913 - val_accuracy: 0.7708
Epoch 15/100
acy: 0.7781 - val_loss: 0.5866 - val_accuracy: 0.7708
Epoch 16/100
acy: 0.7781 - val_loss: 0.5823 - val_accuracy: 0.7708
Epoch 17/100
acy: 0.7781 - val_loss: 0.5784 - val_accuracy: 0.7708
Epoch 18/100
acy: 0.7781 - val_loss: 0.5749 - val_accuracy: 0.7708
Epoch 19/100
acy: 0.7781 - val_loss: 0.5717 - val_accuracy: 0.7708
Epoch 20/100
acy: 0.7781 - val_loss: 0.5688 - val_accuracy: 0.7708
Epoch 21/100
acy: 0.7781 - val_loss: 0.5662 - val_accuracy: 0.7708
Epoch 22/100
acy: 0.7781 - val_loss: 0.5639 - val_accuracy: 0.7708
Epoch 23/100
acy: 0.7781 - val_loss: 0.5618 - val_accuracy: 0.7708
Epoch 24/100
acy: 0.7781 - val_loss: 0.5600 - val_accuracy: 0.7708
Epoch 25/100
acy: 0.7781 - val_loss: 0.5585 - val_accuracy: 0.7708
Epoch 26/100
acy: 0.7781 - val_loss: 0.5570 - val_accuracy: 0.7708
Epoch 27/100
acy: 0.7781 - val_loss: 0.5557 - val_accuracy: 0.7708
Epoch 28/100
```

```
acy: 0.7781 - val_loss: 0.5546 - val_accuracy: 0.7708
Epoch 29/100
acy: 0.7781 - val_loss: 0.5536 - val_accuracy: 0.7708
Epoch 30/100
acy: 0.7781 - val_loss: 0.5526 - val_accuracy: 0.7708
Epoch 31/100
acy: 0.7781 - val_loss: 0.5518 - val_accuracy: 0.7708
Epoch 32/100
acy: 0.7781 - val_loss: 0.5510 - val_accuracy: 0.7708
Epoch 33/100
acy: 0.7781 - val_loss: 0.5504 - val_accuracy: 0.7708
Epoch 34/100
acy: 0.7781 - val_loss: 0.5498 - val_accuracy: 0.7708
Epoch 35/100
acy: 0.7781 - val_loss: 0.5492 - val_accuracy: 0.7708
Epoch 36/100
acy: 0.7781 - val_loss: 0.5487 - val_accuracy: 0.7708
Epoch 37/100
acy: 0.7781 - val loss: 0.5482 - val accuracy: 0.7708
Epoch 38/100
acy: 0.7781 - val_loss: 0.5477 - val_accuracy: 0.7708
Epoch 39/100
acy: 0.7781 - val_loss: 0.5473 - val_accuracy: 0.7708
Epoch 40/100
acy: 0.7781 - val_loss: 0.5469 - val_accuracy: 0.7708
Epoch 41/100
acy: 0.7781 - val_loss: 0.5466 - val_accuracy: 0.7708
Epoch 42/100
acy: 0.7781 - val_loss: 0.5463 - val_accuracy: 0.7708
Epoch 43/100
acy: 0.7781 - val_loss: 0.5459 - val_accuracy: 0.7708
Epoch 44/100
acy: 0.7781 - val_loss: 0.5456 - val_accuracy: 0.7708
Epoch 45/100
acy: 0.7781 - val_loss: 0.5453 - val_accuracy: 0.7708
Epoch 46/100
acy: 0.7781 - val_loss: 0.5450 - val_accuracy: 0.7708
Epoch 47/100
```

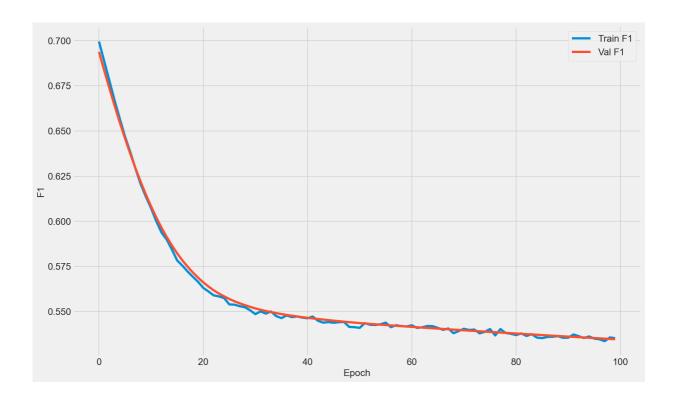
acy: 0.7781 - val_loss: 0.5447 - val_accuracy: 0.7708

```
Epoch 48/100
acy: 0.7781 - val_loss: 0.5445 - val_accuracy: 0.7708
Epoch 49/100
acy: 0.7781 - val_loss: 0.5442 - val_accuracy: 0.7708
Epoch 50/100
acy: 0.7781 - val_loss: 0.5439 - val_accuracy: 0.7708
Epoch 51/100
acy: 0.7781 - val_loss: 0.5437 - val_accuracy: 0.7708
Epoch 52/100
acy: 0.7781 - val_loss: 0.5435 - val_accuracy: 0.7708
Epoch 53/100
acy: 0.7781 - val_loss: 0.5432 - val_accuracy: 0.7708
Epoch 54/100
acy: 0.7781 - val_loss: 0.5430 - val_accuracy: 0.7708
Epoch 55/100
acy: 0.7781 - val_loss: 0.5428 - val_accuracy: 0.7708
Epoch 56/100
acy: 0.7781 - val_loss: 0.5426 - val_accuracy: 0.7708
Epoch 57/100
acy: 0.7781 - val_loss: 0.5424 - val_accuracy: 0.7708
Epoch 58/100
acy: 0.7781 - val_loss: 0.5422 - val_accuracy: 0.7708
Epoch 59/100
acy: 0.7781 - val_loss: 0.5420 - val_accuracy: 0.7708
Epoch 60/100
acy: 0.7781 - val_loss: 0.5418 - val_accuracy: 0.7708
Epoch 61/100
acy: 0.7781 - val_loss: 0.5416 - val_accuracy: 0.7708
Epoch 62/100
acy: 0.7781 - val_loss: 0.5414 - val_accuracy: 0.7708
Epoch 63/100
acy: 0.7781 - val_loss: 0.5412 - val_accuracy: 0.7708
Epoch 64/100
acy: 0.7781 - val_loss: 0.5410 - val_accuracy: 0.7708
Epoch 65/100
acy: 0.7781 - val_loss: 0.5408 - val_accuracy: 0.7708
Epoch 66/100
acy: 0.7781 - val_loss: 0.5406 - val_accuracy: 0.7708
```

Epoch 67/100

```
acy: 0.7781 - val_loss: 0.5404 - val_accuracy: 0.7708
Epoch 68/100
acy: 0.7781 - val_loss: 0.5402 - val_accuracy: 0.7708
Epoch 69/100
acy: 0.7781 - val_loss: 0.5400 - val_accuracy: 0.7708
Epoch 70/100
acy: 0.7781 - val_loss: 0.5399 - val_accuracy: 0.7708
Epoch 71/100
acy: 0.7781 - val_loss: 0.5397 - val_accuracy: 0.7708
Epoch 72/100
acy: 0.7781 - val_loss: 0.5395 - val_accuracy: 0.7708
Epoch 73/100
acy: 0.7781 - val_loss: 0.5393 - val_accuracy: 0.7708
Epoch 74/100
acy: 0.7781 - val_loss: 0.5391 - val_accuracy: 0.7708
Epoch 75/100
acy: 0.7781 - val_loss: 0.5389 - val_accuracy: 0.7708
Epoch 76/100
acy: 0.7781 - val_loss: 0.5388 - val_accuracy: 0.7708
Epoch 77/100
acy: 0.7781 - val_loss: 0.5386 - val_accuracy: 0.7708
Epoch 78/100
acy: 0.7781 - val_loss: 0.5384 - val_accuracy: 0.7708
Epoch 79/100
acy: 0.7781 - val_loss: 0.5383 - val_accuracy: 0.7708
Epoch 80/100
acy: 0.7781 - val_loss: 0.5381 - val_accuracy: 0.7708
Epoch 81/100
acy: 0.7781 - val_loss: 0.5379 - val_accuracy: 0.7708
Epoch 82/100
acy: 0.7781 - val_loss: 0.5377 - val_accuracy: 0.7708
Epoch 83/100
acy: 0.7781 - val_loss: 0.5375 - val_accuracy: 0.7708
Epoch 84/100
acy: 0.7781 - val_loss: 0.5374 - val_accuracy: 0.7708
Epoch 85/100
acy: 0.7781 - val_loss: 0.5372 - val_accuracy: 0.7708
Epoch 86/100
```

```
acy: 0.7781 - val_loss: 0.5370 - val_accuracy: 0.7708
Epoch 87/100
acy: 0.7781 - val_loss: 0.5368 - val_accuracy: 0.7708
Epoch 88/100
acy: 0.7781 - val_loss: 0.5367 - val_accuracy: 0.7708
Epoch 89/100
acy: 0.7781 - val_loss: 0.5365 - val_accuracy: 0.7708
Epoch 90/100
acy: 0.7781 - val_loss: 0.5363 - val_accuracy: 0.7708
Epoch 91/100
acy: 0.7781 - val_loss: 0.5362 - val_accuracy: 0.7708
Epoch 92/100
acy: 0.7781 - val_loss: 0.5360 - val_accuracy: 0.7708
Epoch 93/100
acy: 0.7781 - val_loss: 0.5359 - val_accuracy: 0.7708
Epoch 94/100
acy: 0.7781 - val_loss: 0.5357 - val_accuracy: 0.7708
Epoch 95/100
acy: 0.7781 - val_loss: 0.5355 - val_accuracy: 0.7708
Epoch 96/100
acy: 0.7781 - val_loss: 0.5354 - val_accuracy: 0.7708
Epoch 97/100
acy: 0.7781 - val_loss: 0.5352 - val_accuracy: 0.7708
Epoch 98/100
acy: 0.7781 - val_loss: 0.5350 - val_accuracy: 0.7708
Epoch 99/100
acy: 0.7781 - val_loss: 0.5349 - val_accuracy: 0.7708
Epoch 100/100
acy: 0.7781 - val_loss: 0.5347 - val_accuracy: 0.7708
```



Model Evaluation

```
In [92]:
         from sklearn.metrics import f1_score, accuracy_score, precision_score, recall
          # We add the predicted score to a file text
          f = open("Mirko_Lantieri_858278_score2.txt", "a")
In [93]:
          a = np.asarray(model1.predict(X_test))
          f.write(f"{a}\n")
Out[93]: 90
In [94]:
          a = np.asarray(model2.predict(X_test))
          f.write(f"{a}\n")
Out[94]: 90
In [95]:
          a = np.asarray(model3.predict(X_test))
          f.write(f"{a}\n")
Out[95]: 90
In [96]:
          a = np.asarray(model4.predict(X_test))
          f.write(f"{a}\n")
Out[96]: 90
In [97]:
         f.close()
```

Metrics evaluation Model 1

```
In [98]: y_pred = np.round(model1.predict(X_test))
    roc = roc_auc_score(y_test, y_pred)
    f1 = f1_score(y_test, y_pred)
    acc = accuracy_score(y_test, y_pred)
```

Metrics evaluation Model 2

```
In [100...
          y_pred = np.round(model2.predict(X_test))
          roc = roc_auc_score(y_test, y_pred)
          f1 = f1_score(y_test, y_pred)
          acc = accuracy_score(y_test, y_pred)
          prec = precision_score(y_test, y_pred)
          recall = recall_score(y_test, y_pred)
In [86]:
          results = pd.DataFrame([['Logistic Regression', acc,prec,recall, f1,roc]],
                          columns = ['Model', 'Accuracy', 'Precision', 'Recall', 'F1 Sco
          results
                      Model Accuracy Precision Recall F1 Score ROC
Out[86]:
          0 Logistic Regression
                            0.784583
                                          0.0
                                                 0.0
                                                         0.0
                                                              0.5
```

Metrics evaluation Model 3

```
y_pred = np.round(model3.predict(X_test))
In [101...
          roc = roc_auc_score(y_test, y_pred)
          f1 = f1_score(y_test, y_pred)
          acc = accuracy_score(y_test, y_pred)
          prec = precision_score(y_test, y_pred)
          recall = recall_score(y_test, y_pred)
In [102...
         results = pd.DataFrame([['Logistic Regression', acc,prec,recall, f1,roc]],
                           columns = ['Model', 'Accuracy', 'Precision', 'Recall', 'F1 Sco
          results
                      Model Accuracy Precision
                                                 Recall F1 Score
                                                                   ROC
Out[102...
                                     0.632735  0.306576  0.413029  0.628859
          0 Logistic Regression
                             0.812292
```

Metrics evaluation Model 4

0.5

0 Logistic Regression 0.784583 0.0 0.0 0.0

```
In [105...
          from sklearn import metrics
          # false positive rate, fpr= FP/(TN+FP) OR fpr=1-specificty, tpr=sensitivity
          y_pred_1 = model1.predict(X_test)
          y_pred_2 = model2.predict(X_test)
          y_pred_3 = model3.predict(X_test)
          y_pred_4 = model4.predict(X_test)
          model = [model1, model2, model3, model4]
          models=[y_pred_1,y_pred_2,y_pred_3,y_pred_4]
          label=['Logistic','SGD','Adagrad','Dropout']
          # plotting ROC curves
          plt.figure(figsize=(10, 8))
          m=np.arange(4)
          for m in m:
              fpr, tpr,thresholds= metrics.roc_curve(y_test,models[m])
              auc = metrics.roc_auc_score(y_test,model[m].predict(X_test))
              plt.plot(fpr, tpr, label='%s ROC (area = %0.2f)' % (label[m], auc))
          plt.plot([0, 1], [0, 1], 'r--')
          plt.xlim([0.0, 1.0])
          plt.ylim([0.0, 1.05])
          plt.xlabel('1-Specificity(False Positive Rate)')
          plt.ylabel('Sensitivity(True Positive Rate)')
          plt.title('AUROC')
          plt.legend(loc="lower right")
          plt.show()
```

