Model Comparison Report

Fit and error measures

Model	Accuracy	F1	AUC	Accuracy_Creditworthy	Accuracy_Non-Creditworthy
LM_Result	0.7800	0.8520	0.7310	0.8051	0.6875
DT_Results	0.7467	0.8273	0.7054	0.7913	0.6000
RM_Results	0.8133	0.8793	0.7380	0.8031	0.8696
Bosted_Results	0.7867	0.8621	0.7526	0.7874	0.7826

Model: model names in the current comparison.

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

Accuracy_[class name]: accuracy of Class [class name], number of samples that are **correctly** predicted to be Class [class name] divided by number of samples predited to be Class [class name]

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

F1: F1 score, precision * recall / (precision + recall)

Confusion matrix of Bosted_Results

	Actual_Creditworthy	Actual_Non-Creditworthy
Predicted_Creditworthy	100	27
Predicted_Non-Creditworthy	5	18

Confusion matrix of DT_Results

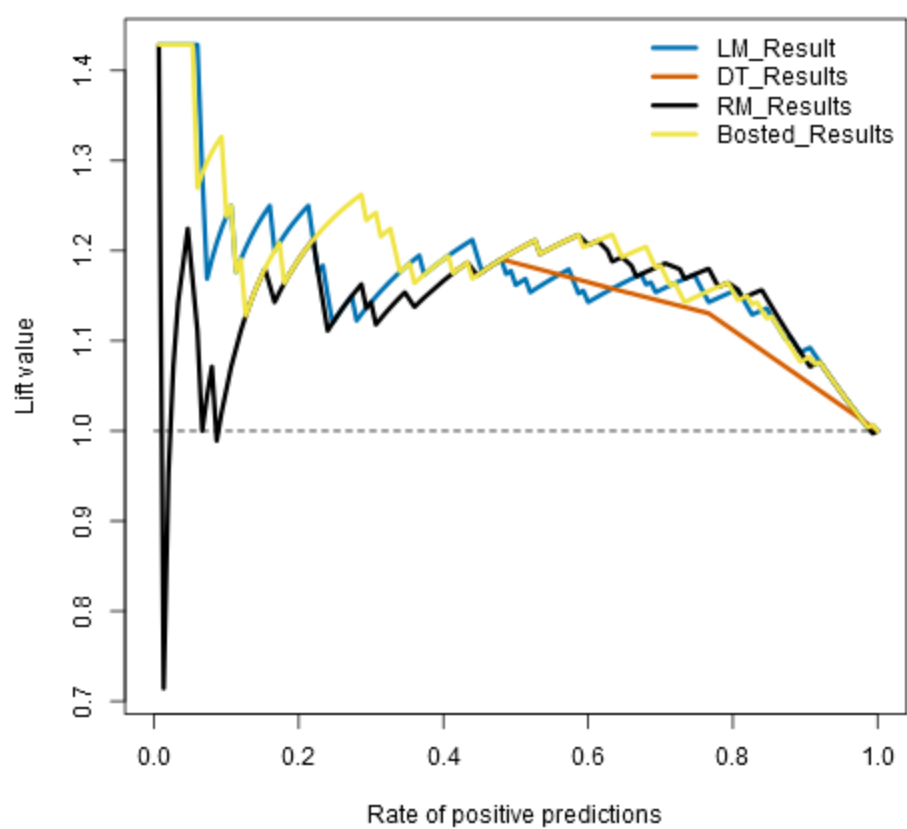|	Actual_Creditworthy	Actual_Non-Creditworthy
Predicted_Creditworthy	91	24
Predicted_Non-Creditworthy	14	21

Confusion matrix of LM_Result

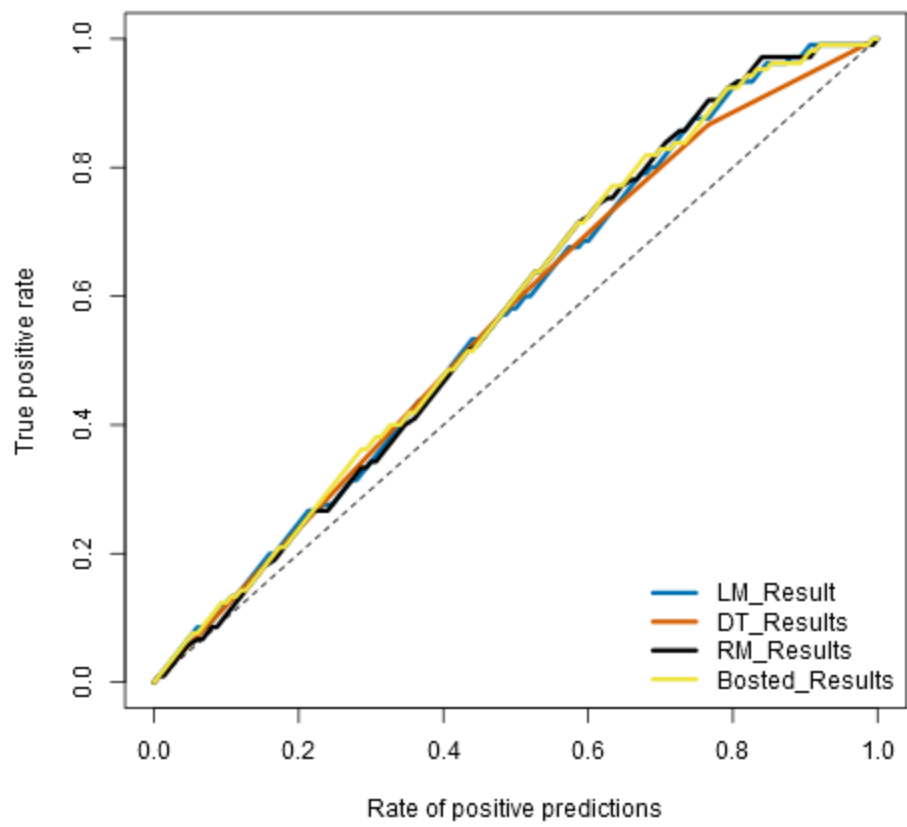|	Actual_Creditworthy	Actual_Non-Creditworthy
Predicted_Creditworthy	95	23
Predicted_Non-Creditworthy	10	22

Confusion matrix of RM_Results

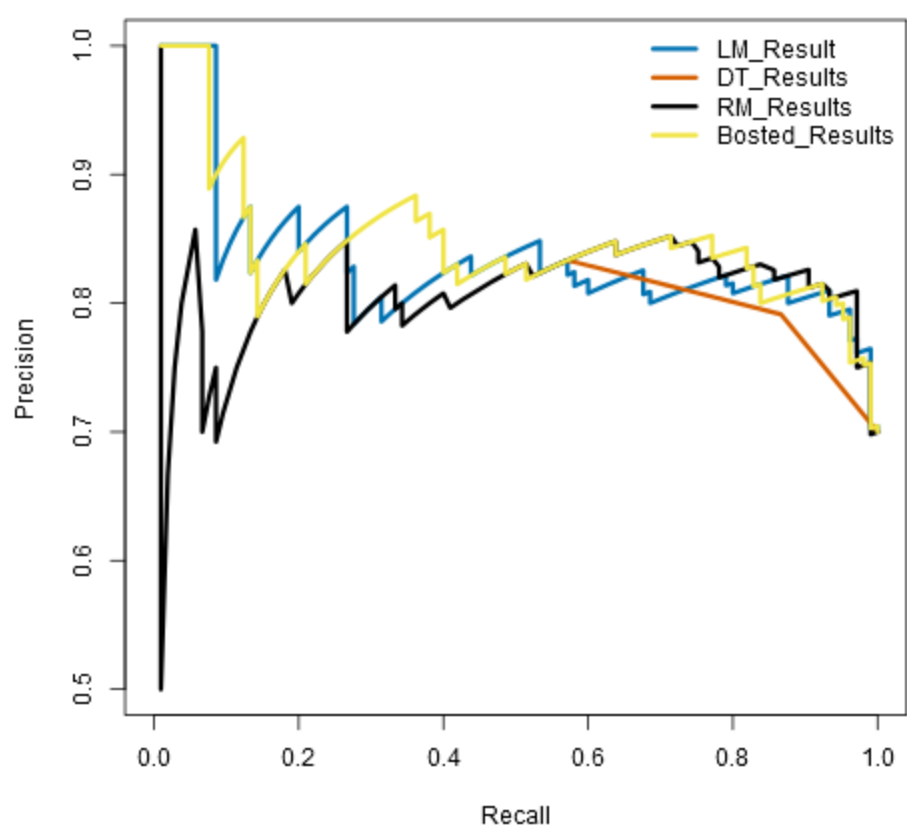|	Actual_Creditworthy	Actual_Non-Creditworthy
Predicted_Creditworthy	102	25
Predicted_Non-Creditworthy	3	20

Performance Diagnostic Plots

Lift curve

Legend:
- LM_Result
- DT_Results
- RM_Results
- Bosted_Results

Rate of positive predictions

Gain chart

True positive rate (y-axis)

Rate of positive predictions (x-axis)

Legend:
- LM_Result
- DT_Results
- RM_Results
- Bosted_Results

Precision and recall curve

ROC curve

True positive rate / False positive rate

Legend:
- LM_Result
- DT_Results
- RM_Results
- Bosted_Results