

Bankruptcy prediction classification -2024

[Link](#)

Return of asset

ROA(A) before interest and % after tax-Return on assets (ROA) is a metric that measures how well a company uses its assets to generate profits. ROA is calculated by dividing a company's net income by its average assets, then expressed as a percentage

Return on assets (ROA) is a metric that measures how efficiently a company uses its assets to generate profit

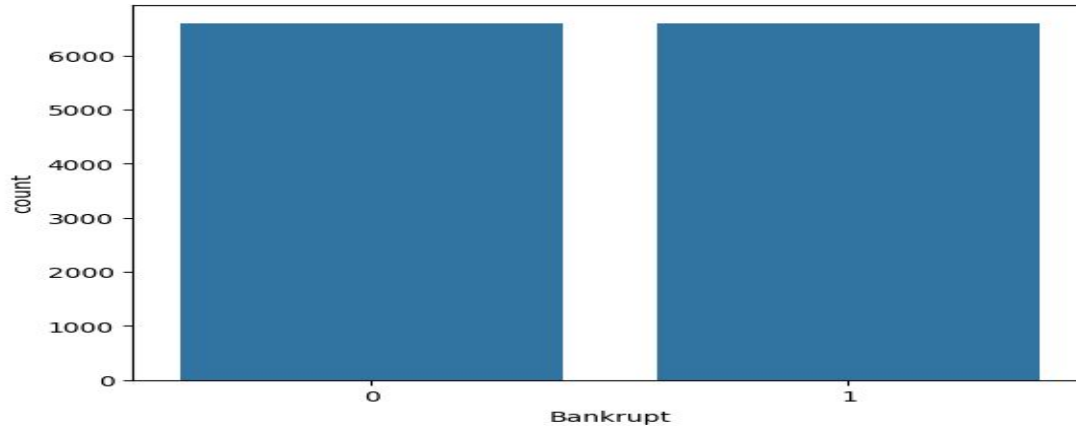
ROA is calculated by dividing a company's net income after taxes (NIAT) by its average total assets

Operating Gross Margin

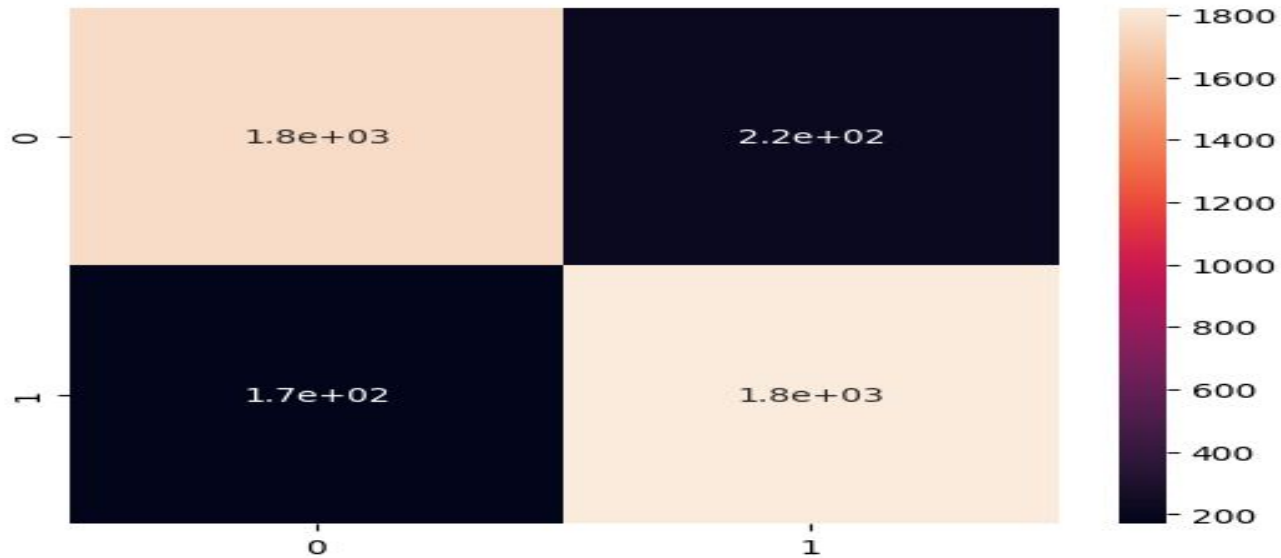
Operating Gross Margin -----The operating margin subtracts operating expenses from the gross margin. This means that all selling, general and administrative expenses are deducted from the cost of goods sold, which leaves the profit or loss generated by the core operations of a business.

Over sampling

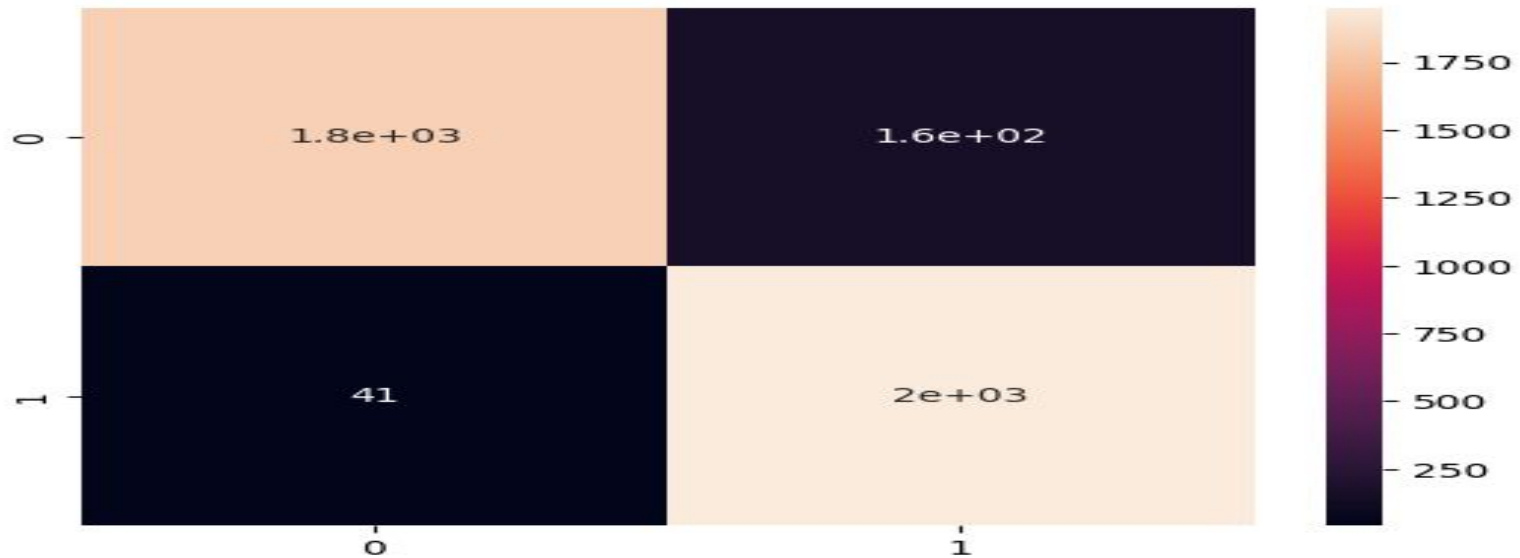
Oversampling is a data augmentation technique used to handle class imbalance problems in machine learning. It works by increasing the number of instances in the minority class, which helps balance the distribution of classes



Confusion matrix for logistic regression



Confusion matrix for logistic regression



Accuracy score for logistic regression and svc

- Accuracy score

Logistic regression
90%

SVC
95%