```
import pandas as pd
# reading csv files
data=pd.read_csv('/content/german.csv')
df=pd.DataFrame(data)
print(df)
```

```
Status of existing checking account Duration in month Credit history
     0
                                          A11
                                                               6
                                                                             A34
     1
                                          A12
                                                               48
                                                                             A32
     2
                                          A14
                                                               12
                                                                             A34
     3
                                          A11
                                                               42
                                                                             A32
     4
                                          A11
                                                               24
                                                                             A33
     995
                                          A14
                                                               12
                                                                             A32
     996
                                          A11
                                                               30
                                                                             A32
     997
                                          A14
                                                               12
                                                                             A32
     998
                                          A11
                                                               45
                                                                             A32
     999
                                          A12
                                                               45
                                                                             A34
                  Credit amount Savings account/bonds Present employment since
     0
             A43
                            1169
                                                   A65
                                                                             A75
             A43
                            5951
                                                   A61
                                                                             A73
     1
     2
             A46
                            2096
                                                   A61
                                                                             A74
             A42
                            7882
                                                   A61
                                                                             A74
     4
             A40
                            4870
                                                   A61
                                                                             A73
     995
             A42
                            1736
                                                   A61
                                                                             A74
     996
             A41
                            3857
                                                   A61
                                                                             A73
     997
                                                                             A75
             A43
                            804
                                                   A61
     998
             A43
                            1845
                                                   A61
                                                                             A73
     999
                            4576
                                                                             A71
          Installment rate in percentage of disposable income \
     0
     1
     2
                                                            2
     3
                                                            2
     4
                                                            3
     995
                                                            3
     996
                                                            4
     997
                                                            4
     998
                                                            4
     999
         Personal status and sex Other debtors / guarantors
                                                                    Property
     a
                              Δ93
                                                         A101
                                                                        A121
     1
                              A92
                                                         A101
                                                                        A121
                                                               . . .
     2
                              A93
                                                         A101
                                                                        A121
                                                              . . .
     3
                              A93
                                                         A103
                                                                        A122
                                                               . . .
     4
                              A93
                                                         A101
                                                                        A124
                                                               . . .
                                                               . . .
     995
                                                         A101
                              A92
                                                                        A121
                                                               . . .
     996
                              A91
                                                         A101
                                                                        A122
     997
                              A93
                                                         A101
                                                                        A123
     998
                              A93
                                                         A101
                                                                        A124
     999
                             Δ93
                                                                        Δ123
                                                         Δ101
         Age in years
                              Other installment plans Housing \
     0
                   67
                                                  A143
                                                           A152
                   22
                                                  Δ143
                                                           Δ152
     1
     2
                   49
                                                  A143
                                                           A152
     3
                   45
                                                  A143
                                                           A153
                   53
     4
                                                  A143
                                                           A153
df.head(10)
df.isnull().sum()
     Status of existing checking account
                                                                   0
     Duration in month
     Credit history
                                                                   0
     Purpose
     Credit amount
                                                                   0
     Savings account/bonds
     Present employment since
     Installment rate in percentage of disposable income
                                                                   0
     Personal status and sex
                                                                   0
     0
     Present residence since
     Property
```

0

0 0

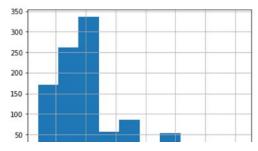
0

```
Age in years
          Other installment plans
    Housing
    Number of existing credits at this bank
    Number of people being liable to provide maintenance for
    Telephone
    foreign worker
    Cost Matrix
    dtype: int64
import statistics
df["Status of existing checking account"].mode()
    0 A14
    dtype: object
df["Credit history"].mode()
    0 A32
    dtype: object
df["Present employment since"].mode()
    0 A73
    dtype: object
df["Purpose"].mode()
       A43
    dtype: object
df["Savings account/bonds"].mode()
    0 A61
    dtype: object
df["Present employment since"].mode()
        A73
    dtype: object
df["Personal status and sex"].mode()
    0 A93
    dtype: object
df["Other debtors / guarantors"].mode()
    0 A101
    dtype: object
df["Property"].mode()
    0 A123
    dtype: object
df["Housing"].mode()
    0 A152
    dtype: object
df["Job"].mode()
        A173
    dtype: object
df["Telephone"].mode()
    0 A191
    dtype: object
```

```
df["foreign worker"].mode()
    0 A201
     dtype: object
df["Savings account/bonds"].mode()
     0 A61
     dtype: object
df["Personal status and sex"].mode()
     0 A93
    dtype: object
df["Duration in month"].median()
     18.0
df["Credit amount"].median()
     2319.5
df["Installment rate in percentage of disposable income"].median()
     3.0
df["Present residence since"].median()
     3.0
df["Age in years"].median()
     33.0
df["Number of existing credits at this bank"].median()
     1.0
df["Number of people being liable to provide maintenance for"].median()
    1.0
df.describe()
```

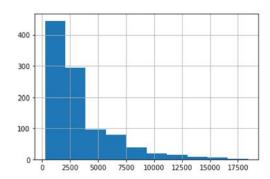
	Duration in month	Credit amount	Installment rate in percentage of disposable income	Present residence since	Age in years	Number of existing credits at this bank
count	1000.000000	1000.000000	1000.000000	1000.000000	1000.000000	1000.000000
mean	20.903000	3271.258000	2.973000	2.845000	35.546000	1.407000
std	12.058814	2822.736876	1.118715	1.103718	11.375469	0.577654
min	4.000000	250.000000	1.000000	1.000000	19.000000	1.000000
25%	12.000000	1365.500000	2.000000	2.000000	27.000000	1.000000
4						>

```
import matplotlib.pyplot as plt
hist = df['Duration in month'].hist()
plt.savefig("pandas_hist_01.png", bbox_inches='tight', dpi=100)
```



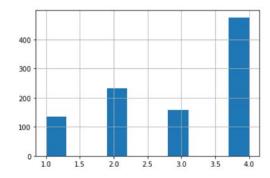
hist = df['Credit amount'].hist()

plt.savefig("pandas_hist_01.png", bbox_inches='tight', dpi=100)



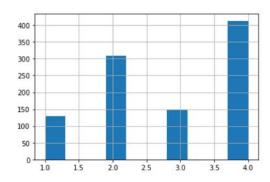
hist = df['Installment rate in percentage of disposable income'].hist()

plt.savefig("pandas_hist_01.png", bbox_inches='tight', dpi=100)



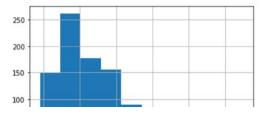
hist = df['Present residence since'].hist()

plt.savefig("pandas_hist_01.png", bbox_inches='tight', dpi=100)



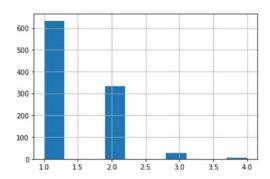
hist = df['Age in years'].hist()

plt.savefig("pandas_hist_01.png", bbox_inches='tight', dpi=100)



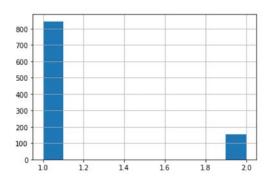
hist = df['Number of existing credits at this bank'].hist()

plt.savefig("pandas_hist_01.png", bbox_inches='tight', dpi=100)



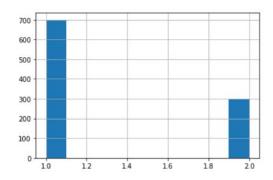
hist = df['Number of people being liable to provide maintenance for'].hist()

plt.savefig("pandas_hist_01.png", bbox_inches='tight', dpi=100)



hist = df['Cost Matrix'].hist()

plt.savefig("pandas_hist_01.png", bbox_inches='tight', dpi=100)



df = df[['Duration in month','Credit amount','Installment rate in percentage of disposable income','Present residence since','Age in years','
df

	Duration in mont		Installment rate in percentage of disposable income	Present residence since	Age in years	Number of existing credits at this bank	Number of people being liable to provide maintenance for
	0	1169	4	4	67	2	1
	1 4	3 5951	2	2	22	1	1
	2 1:	2 2096	2	3	49	1	2
	3 42	7882	2	4	45	1	2
	4 2	4870	3	4	53	2	2
<pre>import seaborn as sns import matplotlib.pyplot as plt sns.pairplot(df['Duration in month'], kind="scatter") plt.show() 997</pre>							
•	,,,,	_ 004	4	-	30	,	

import numpy as np corr = data.corr()

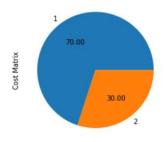
corr

Nui Installment Number rate in of Present Duration Credit Age in percentage existing residence 11 in month amount credits years since disposable at this main[.] income bank **Duration** in 1.000000 0.624984 0.074749 0.034067 -0.036136 -0.011284 -0 month Credit 0.624984 1.000000 -0.271316 0.028926 0.032716 0.020795 0 amount Installment rate in percentage 0.074749 -0.271316 1.000000 0.049302 0.058266 0.021669 -0 of disposable

df['Cost Matrix'].value_counts()

dataset is imbalanced df['Cost Matrix'].value_counts().plot.pie(autopct='%.2f')

<matplotlib.axes._subplots.AxesSubplot at 0x26ac4ef4c70>



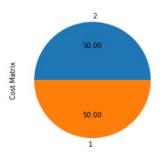
```
x = df.drop(['Cost Matrix'],axis =1)
y = df['Cost Matrix']
```

!pip install -U imbalanced-learn

```
Requirement already up-to-date: imbalanced-learn in c:\users\\ \begin{tabular}{l} months en \an accorda 3 \lib \site-packages (0.8.1) \end{tabular}
Requirement already satisfied, skipping upgrade: numpy>=1.13.3 in c:\users\mohsen\anaconda3\lib\site-packages (from imbalanced-learn) (1
Requirement already satisfied, skipping upgrade: joblib>=0.11 in c:\users\mohsen\anaconda3\lib\site-packages (from imbalanced-learn) (0.
```

Requirement already satisfied, skipping upgrade: scipy>=0.19.1 in c:\users\mohsen\anaconda3\lib\site-packages (from imbalanced-learn) (1 Requirement already satisfied, skipping upgrade: threadpoolctl>=2.0.0 in c:\users\mohsen\anaconda3\lib\site-packages (from scikit-learn>

dataset becomes balanced
import imblearn
from imblearn.under_sampling import RandomUnderSampler
rus = RandomUnderSampler(sampling_strategy=1)
x_res,y_res=rus.fit_resample(x,y)
ax= y_res.value_counts().plot.pie(autopct='%.2f')



X = x_res[['Duration in month','Credit amount','Installment rate in percentage of disposable income','Present residence since','Age in years'

Χ

	Duration in month	Credit amount	Installment rate in percentage of disposable income	Present residence since	Age in years	Number of existing credits at this bank	Number of people being liable to provide maintenance for
0	12	640	4	2	49	1	1
1	12	841	2	4	23	1	1
2	27	5190	4	4	48	4	2
3	11	2142	1	2	28	1	1
4	12	701	4	2	40	1	1
595	15	1264	2	2	25	1	1
596	30	8386	2	2	49	1	1
597	48	4844	3	2	33	1	1
502	36	2220	2	າ	26	1	2

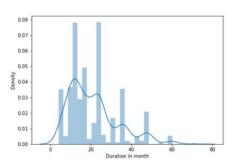
Normalize data set
from sklearn import preprocessing
X_normalised = preprocessing.normalize(X)
print(X_normalised)

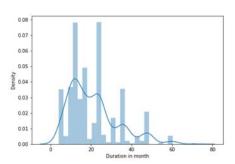
```
[[1.86915208e-02 9.96881107e-01 6.23050692e-03 ... 7.63237098e-02 1.55762673e-03 1.55762673e-03] [1.42617224e-02 9.99509044e-01 2.37695373e-03 ... 2.73349679e-02 1.18847687e-03 1.18847687e-03 [5.20201425e-03 9.99942740e-01 7.70668778e-04 ... 9.24802534e-03 7.70668778e-04 3.85334389e-04] ... [9.90844644e-03 9.99927387e-01 6.19277903e-04 ... 6.81205693e-03 2.06425968e-04 2.06425968e-04 [4.37470803e-03 9.99985344e-01 2.43039335e-04 ... 3.15951135e-03 1.21519667e-04 2.43039335e-04] [2.43809775e-02 9.99620078e-01 2.16719800e-03 ... 1.24613885e-02 5.41799500e-04 5.41799500e-04]]
```

import numpy as np
import pandas as pd

```
import matplotlib.pyplot as plt
import seaborn as sns
```

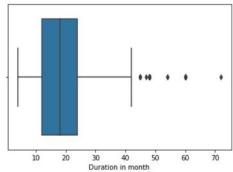
```
import warnings
warnings.filterwarnings('ignore')
plt.figure(figsize=(16,5))
plt.subplot(1,2,1)
sns.distplot(df['Duration in month'])
plt.subplot(1,2,2)
sns.distplot(df['Duration in month'])
plt.show()
```



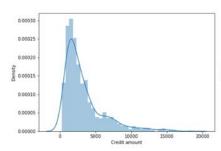


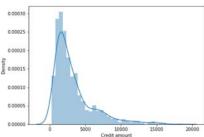
sns.boxplot(df['Duration in month'])

<matplotlib.axes._subplots.AxesSubplot at 0x26ac4fabf10>



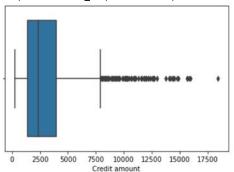
```
import warnings
warnings.filterwarnings('ignore')
plt.figure(figsize=(16,5))
plt.subplot(1,2,1)
sns.distplot(df['Credit amount'])
plt.subplot(1,2,2)
sns.distplot(df['Credit amount'])
plt.show()
```



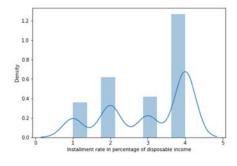


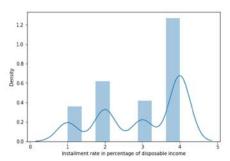
sns.boxplot(df['Credit amount'])

<matplotlib.axes._subplots.AxesSubplot at 0x26ac530a820>



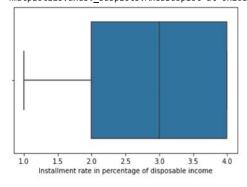
```
import warnings
warnings.filterwarnings('ignore')
plt.figure(figsize=(16,5))
plt.subplot(1,2,1)
sns.distplot(df['Installment rate in percentage of disposable income'])
plt.subplot(1,2,2)
sns.distplot(df['Installment rate in percentage of disposable income'])
plt.show()
```



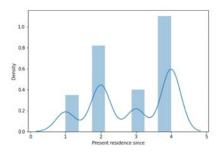


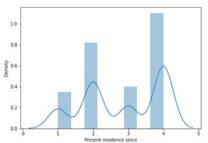
sns.boxplot(df['Installment rate in percentage of disposable income'])

<matplotlib.axes._subplots.AxesSubplot at 0x26ac5459ee0>



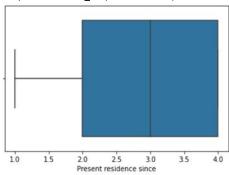
```
import warnings
warnings.filterwarnings('ignore')
plt.figure(figsize=(16,5))
plt.subplot(1,2,1)
sns.distplot(df['Present residence since'])
plt.subplot(1,2,2)
sns.distplot(df['Present residence since'])
plt.show()
```



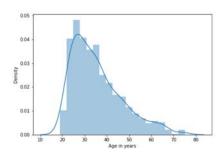


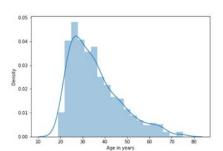
sns.boxplot(df['Present residence since'])

<matplotlib.axes._subplots.AxesSubplot at 0x26ac6a38c40>



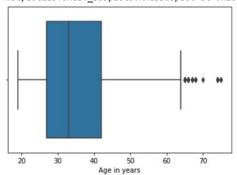
import warnings
warnings.filterwarnings('ignore')
plt.figure(figsize=(16,5))
plt.subplot(1,2,1)
sns.distplot(df['Age in years'])
plt.subplot(1,2,2)
sns.distplot(df['Age in years'])
plt.show()



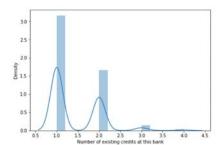


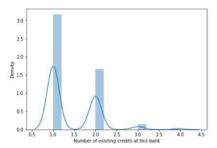
sns.boxplot(df['Age in years'])

 $<\!matplotlib.axes._subplots.AxesSubplot \ at \ 0x26ac6d89df0>$



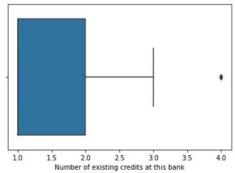
```
import warnings
warnings.filterwarnings('ignore')
plt.figure(figsize=(16,5))
plt.subplot(1,2,1)
sns.distplot(df['Number of existing credits at this bank'])
plt.subplot(1,2,2)
sns.distplot(df['Number of existing credits at this bank'])
plt.show()
```





sns.boxplot(df['Number of existing credits at this bank'])

<matplotlib.axes._subplots.AxesSubplot at 0x26ac6fb4850>



Number of people being liable to provide maintenance for

```
File "<ipython-input-308-b2d39e46d0bf>", line 1
    Number of people being liable to provide maintenance for

SyntaxError: invalid syntax

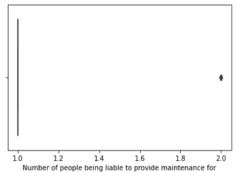
SEARCH STACK OVERFLOW
```

```
import warnings
warnings.filterwarnings('ignore')
plt.figure(figsize=(16,5))
plt.subplot(1,2,1)
sns.distplot(df['Number of people being liable to provide maintenance for'])
plt.subplot(1,2,2)
sns.distplot(df['Number of people being liable to provide maintenance for'])
plt.show()
```

```
25 - 20 - 20 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215 - 215
```

sns.boxplot(df['Number of people being liable to provide maintenance for'])

<matplotlib.axes._subplots.AxesSubplot at 0x26ac72e4460>



<class 'pandas.core.frame.DataFrame'>

df.info()

```
RangeIndex: 1000 entries, 0 to 999
Data columns (total 21 columns):
# Column
                                                               Non-Null Count Dtype
    Status of existing checking account
0
                                                               1000 non-null
                                                                               object
1
     Duration in month
                                                               1000 non-null
                                                                               int64
    Credit history
                                                               1000 non-null
                                                                               object
                                                               1000 non-null
    Purpose
                                                                               object
    Credit amount
                                                               1000 non-null
                                                                               int64
     Savings account/bonds
                                                               1000 non-null
                                                                               object
     Present employment since
                                                               1000 non-null
                                                                               object
     Installment rate in percentage of disposable income
                                                               1000 non-null
                                                                               int64
    Personal status and sex
                                                               1000 non-null
                                                                               object
     Other debtors / guarantors
                                                               1000 non-null
                                                                               object
10 Present residence since
                                                               1000 non-null
                                                                               int64
                                                               1000 non-null
11 Property
                                                                               object
12 Age in years
                                                               1000 non-null
                                                                               int64
           Other installment plans
                                                               1000 non-null
13
                                                                               object
                                                               1000 non-null
14 Housing
                                                                               object
15 Number of existing credits at this bank
                                                               1000 non-null
                                                                               int64
                                                               1000 non-null
                                                                               object
    Number of people being liable to provide maintenance for
                                                               1000 non-null
17
                                                                               int64
18 Telephone
                                                               1000 non-null
                                                                               object
19 foreign worker
                                                               1000 non-null
                                                                               object
20 Cost Matrix
                                                               1000 non-null
dtypes: int64(8), object(13)
```

#Random Forests

memory usage: 164.2+ KB

```
X_train, X_test, y_train, y_test = train_test_split(X_normalised, y_res, test_size=0.2, random_state=0)
# Feature Scaling
from sklearn.preprocessing import StandardScaler
sc = StandardScaler()
```

```
sc = StandardScaler()
X_train = sc.fit_transform(X_train)
X_test = sc.transform(X_test)

y_test.shape
y_pred.shape
(120,)
```

from sklearn.model_selection import train_test_split

```
#Evaluating the Algorithm
from sklearn import metrics
print('Mean Absolute Error:', metrics.mean_absolute_error(y_test, y_pred))
```

```
print('Mean Squared Error:', metrics.mean_squared_error(y_test, y_pred))
print('Root Mean Squared Error:', np.sqrt(metrics.mean_squared_error(y_test, y_pred)))
     Mean Absolute Error: 0.04
    Mean Squared Error: 0.04
    Root Mean Squared Error: 0.2
from sklearn.metrics import accuracy_score, confusion_matrix, classification_report
from sklearn.ensemble import RandomForestClassifier
forest = RandomForestClassifier()
forest.fit(X_train, y_train)
     RandomForestClassifier()
# Make predictions for the test set
y_pred_test = forest.predict(X_test)
# View accuracy score
accuracy_score(y_test, y_pred_test)
     0.96
# View confusion matrix for test data and predictions
confusion_matrix(y_test, y_pred_test)
    array([[13, 0],
            [ 1, 11]], dtype=int64)
# View the classification report for test data and predictions
print(classification_report(y_test, y_pred_test))
                                recall f1-score
                   precision
                                                   support
                0
                        0.93
                                  1.00
                                            0.96
                                                        13
                        1.00
                                  0.92
                                            0.96
                                                        12
               1
         accuracy
                                            0.96
                                                        25
       macro avg
                        0.96
                                  0.96
                                            0.96
                                                        25
                                            0.96
                                                        25
    weighted avg
                        0.96
                                  0.96
# Random forest
#Interpretation
#Due to more number of trees and with each tree having different random hypermparamater the random forest classifier generalize the training
#Due to more randomisation in the selectio of data we get the accuracy for the validation set more and hence reduces teh overfitting.
#We can also reduces teh overfitting doing some more changes in teh number of hyper-paramaters
#Tree classifier accuracy : Training set : 100 % | validation =0.27%
#Randome Forest accuracy : Training set : 97.55 % | validation =86.67%
# Normalize Data
# import scoring methods
import numpy as np
from sklearn.metrics import f1_score
from sklearn.metrics import log_loss
from sklearn.model_selection import cross_val_score
# our data for training (used '_train' just for improving readability)
X_train, y_train=X,y
X_train.shape, y_train.shape
     ((100, 20), (100,))
```

```
# a dictionary for keeping all scores of the classifiers
trainScores={}
#Classification
#Now, it is your turn, use the training set to build an accurate model. Then use the test set to report the accuracy of the model You should
#K Nearest Neighbor(KNN)
#Decision Tree
#Support Vector Machine
#Logistic Regression
#K Nearest Neighbor(KNN)
from sklearn.neighbors import KNeighborsClassifier
bestScore=0.0
accList=[]
for k in range(3,12):
   clf_knn = KNeighborsClassifier(n_neighbors=k,algorithm='auto')
   # using 10 fold cross validation for scoring the classifier's accuracy
   scores = cross_val_score(clf_knn, X, y, cv=10)
   score=scores.mean()
   accList.append(score)
    if score > bestScore:
       hestScore=score
       best_clf=clf_knn
       bestK=k
print("Best K is :",bestK," | Cross validation Accuracy :",bestScore)
clf_knn=best_clf
     Best K is: 8 | Cross validation Accuracy: 0.8800000000000001
clf_knn.fit(X_train,y_train)
y pred=best clf.predict(X train)
!pip install scikit-learn==0.24
from sklearn.metrics import jaccard_score
trainScores['KNN-jaccard']=jaccard_score(y_train, y_pred)
trainScores['KNN-f1-score']=f1_score(y_train, y_pred, average='weighted')
    Requirement already satisfied: scikit-learn==0.24 in c:\users\mohsen\anaconda3\lib\site-packages (0.24.0)
     Requirement already satisfied: joblib>=0.11 in c:\users\mohsen\anaconda3\lib\site-packages (from scikit-learn==0.24) (0.16.0)
    Requirement already satisfied: scipy>=0.19.1 in c:\users\mohsen\anaconda3\lib\site-packages (from scikit-learn==0.24) (1.5.0)
     Requirement already satisfied: threadpoolctl>=2.0.0 in c:\users\mohse\nanaconda3\lib\site-packages (from scikit-learn==0.24) (2.1.0)
    Requirement already satisfied: numpy>=1.13.3 in c:\users\mohsen\anaconda3\lib\site-packages (from scikit-learn==0.24) (1.18.5)
trainScores
     {'KNN-jaccard': 0.8367346938775511, 'KNN-f1-score': 0.919353535353535354}
plt.plot(range(3,12),accList)
plt.xlabel('K')
plt.ylabel('CV Accuracy')
plt.show()
```

```
0.88
#Decision Tree
                      / \
                                            \/ \
from sklearn import tree
clf_tree = tree.DecisionTreeClassifier()
clf_tree = clf_tree.fit(X_train, y_train)
y_pred=clf_tree.predict(X_train)
trainScores['Tree-jaccard']=jaccard_score(y_train, y_pred)
trainScores['Tree-f1-score']=f1_score(y_train, y_pred, average='weighted')
trainScores
     {}
# Accuracy
clf_tree.score(X_test, y_test)
     1.0
!pip install graphviz
!pip install pydotplus
import graphviz
import pydotplus
dot_data = tree.export_graphviz(clf_tree, out_file=None,
                      feature_names=['Status of existing checking account','Duration in month','Credit history '
                                      , 'Purpose ', 'Credit amount', 'Savings account/bonds ', 'Present employment since ', \,
                                      'Installment rate in percentage of disposable income ','Personal status and sex', 'Other debtors / guarantors','Present residence since','Property ','Age in years',
                                      'Other installment plans', 'Housing', 'Number of existing credits at this bank',
                                      'Job','Number of people being liable to provide maintenance for','Telephone',
                                      'foreign worker'
                                     ],
                      class names='Cost Matrix',
                      filled=True, rounded=True,
                      special_characters=True)
graph = pydotplus.graph_from_dot_data(dot_data)
graph.set_size('"8,8!"')
gvz_graph = graphviz.Source(graph.to_string())
gvz_graph
     Requirement already satisfied: graphviz in c:\users\mohsen\anaconda3\lib\site-pack
     Requirement already satisfied: pydotplus in c:\users\mohsen\anaconda3\lib\site-pac
     Paguirement already satisfied: nynancing - 2 0 1 in c:\usens\mohcen\anaconda?\lih\s
#Support Vector Machine
y_train=y_train.astype(float)
from sklearn import svm
clf svm = svm.LinearSVC(random state=7)
clf_svm.fit(X_train, y_train)
y_pred=clf_svm.predict(X_train)
trainScores['SVM-jaccard']=jaccard_score(y_train, y_pred)
trainScores['SVM-f1-score']=f1_score(y_train, y_pred, average='weighted')
trainScores
```

```
{'KNN-jaccard': 0.8367346938775511,
       'KNN-f1-score': 0.9193535353535354,
      'Tree-jaccard': 1.0,
      'Tree-f1-score': 1.0,
      'SVM-jaccard': 1.0,
      'SVM-f1-score': 1.0}
#Logistic Regression
from sklearn.linear_model import LogisticRegression
clf_log = LogisticRegression(random_state=0, solver='lbfgs',
                         multi_class='multinomial')
clf_log.fit(X_train, y_train)
y_pred=clf_log.predict(X_train)
y_proba=clf_log.predict_proba(X_train)
trainScores['LogReg-jaccard']=jaccard_score(y_train, y_pred)
trainScores['LogReg-f1-score']=f1_score(y_train, y_pred, average='weighted')
trainScores['LogReg-logLoss']=log_loss(y_train, y_proba)
trainScores
     {}
#Load Test set for evaluation
from sklearn import preprocessing
testy=y.astype(float)
testX= preprocessing.StandardScaler().fit_transform(X)
testScores={}
from sklearn.neighbors import KNeighborsClassifier
knn_pred=clf_knn.predict(testX)
testScores['KNN-jaccard']=jaccard_score(testy, knn_pred)
testScores['KNN-f1-score']=f1_score(testy, knn_pred, average='weighted')
tree_pred=clf_tree.predict(testX)
testScores['Tree-jaccard']=jaccard_score(testy, tree_pred)
testScores['Tree-f1-score']=f1_score(testy, tree_pred, average='weighted')
svm_pred=clf_svm.predict(testX)
testScores['SVM-jaccard']=jaccard_score(testy, svm_pred)
testScores['SVM-f1-score']=f1_score(testy, svm_pred, average='weighted')
log_pred=clf_log.predict(testX)
proba=clf_log.predict_proba(testX)
testScores['LogReg-jaccard']=jaccard_score(testy, log_pred)
testScores['LogReg-f1-score']=f1_score(testy, log_pred, average='weighted')
testScores['LogReg-logLoss']=log_loss(testy, proba)
trainScores
     {'KNN-jaccard': 0.8367346938775511, 'KNN-f1-score': 0.9193535353535354,
      'Tree-jaccard': 1.0,
      'Tree-f1-score': 1.0,
      'SVM-jaccard': 1.0,
      'SVM-f1-score': 1.0,
      'LogReg-jaccard': 0.98,
      'LogReg-f1-score': 0.9900010001000099,
      'LogReg-logLoss': 0.056382280983385755}
#Report
#You should be able to report the accuracy of the built model using different evaluation metrics:
# Table
```

```
Algorithm Jaccard F1-score
                               LogLoss
KNN ? ? NA
Decision Tree
SVM ? ? NA
LogisticRegression ? ? ?
       File "<ipython-input-409-b374babb37b5>", line 4
        Algorithm Jaccard F1-score
     SyntaxError: invalid syntax
      SEARCH STACK OVERFLOW
#the Naive Bayes Algorithm
from sklearn.preprocessing import LabelEncoder
le = LabelEncoder()
#Feature scaling
from sklearn.preprocessing import StandardScaler
sc = StandardScaler()
X_train = sc.fit_transform(X_train)
X_test = sc.transform(X_test)
#Training the Naive Bayes model on the training set
from sklearn.naive_bayes import GaussianNB
classifier = GaussianNB()
classifier.fit(X_train, y_train)
     GaussianNB()
y_pred = classifier.predict(X_test)
y_pred
     array([1, 0, 1, 1, 1, 0, 0, 1, 0, 0, 0, 1, 1, 0, 1, 0, 0, 0, 0, 1, 1,
            0, 0, 1])
from sklearn.metrics import confusion_matrix,accuracy_score
cm = confusion_matrix(y_test, y_pred)
ac = accuracy_score(y_test,y_pred)
# Acuracy
ac
     0.96
cm
     array([[13, 0],
            [ 1, 11]], dtype=int64)
# Neural Network
from sklearn.neural_network import MLPClassifier
from sklearn.datasets import make_classification
from sklearn.model_selection import train_test_split
X, y = make_classification(n_samples=100, random_state=1)
X_train, X_test, y_train, y_test = train_test_split(X, y, stratify=y,
                                                   random_state=1)
clf = MLPClassifier(random_state=1, max_iter=300).fit(X_train, y_train)
clf.predict_proba(X_test[:1])
     array([[0.03838405, 0.96161595]])
```

```
clf.predict(X_test[:10, :])
     array([1, 0, 1, 0, 1, 0, 0, 1, 0, 0])
# Accuracy
clf.score(X_test, y_test)
     0.88
# Evaluate Gradient Boosting Models with XGBoost
# split data into train and test sets
X_train, X_test, y_train, y_test = train_test_split(X, y, test_size=0.33, random_state=7)
# train-test split evaluation of xgboost model
from numpy import loadtxt
!pip install xgboost
import xgboost
from xgboost import XGBClassifier
from sklearn.model_selection import train_test_split
from sklearn.metrics import accuracy_score
# load data
dataset = df
# split data into train and test sets
X_train, X_test, y_train, y_test = train_test_split(X, y, test_size=0.33, random_state=7)
# fit model no training data
model = XGBClassifier()
model.fit(X_train, y_train)
# make predictions for test data
y_pred = model.predict(X_test)
predictions = [round(value) for value in y_pred]
# evaluate predictions
accuracy = accuracy_score(y_test, predictions)
print("Accuracy: %.2f%%" % (accuracy * 100.0))
     Requirement already \ satisfied: \ xgboost \ in \ c:\ wers \ \verb|mohsen| \ anaconda \ lib \ site-packages \ (1.5.0)
     Requirement already satisfied: scipy in c:\users\mohsen\anaconda3\lib\site-packages (from xgboost) (1.5.0)
     Requirement already satisfied: numpy in c:\users\mohsen\anaconda3\lib\site-packages (from xgboost) (1.18.5)
     [23:22:17] WARNING: C:/Users/Administrator/workspace/xgboost-win64_release_1.5.0/src/learner.cc:1115: Starting in XGBoost 1.3.0, the def
     C:\Users\Mohsen\anaconda3\lib\site-packages\xgboost\sklearn.py:1224: UserWarning: The use of label encoder in XGBClassifier is deprecate
       warnings.warn(label_encoder_deprecation_msg, UserWarning)
     Accuracy: 93.94%
```

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