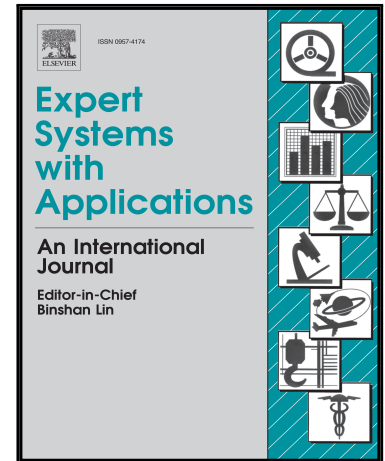


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A novel ensemble method for credit scoring: adaption of different imbalance ratios

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Highlights

- A novel ensemble model adapting to different imbalance ratios is proposed.
- The BalanceCascade approach is extended to generate adjustable balanced sets.
- Random forest and extreme gradient boosting are used as base classifiers.
- Parameters of base classifiers are optimized with particle swarm optimization.
- The performance of the proposed model is superior to other comparative models.

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