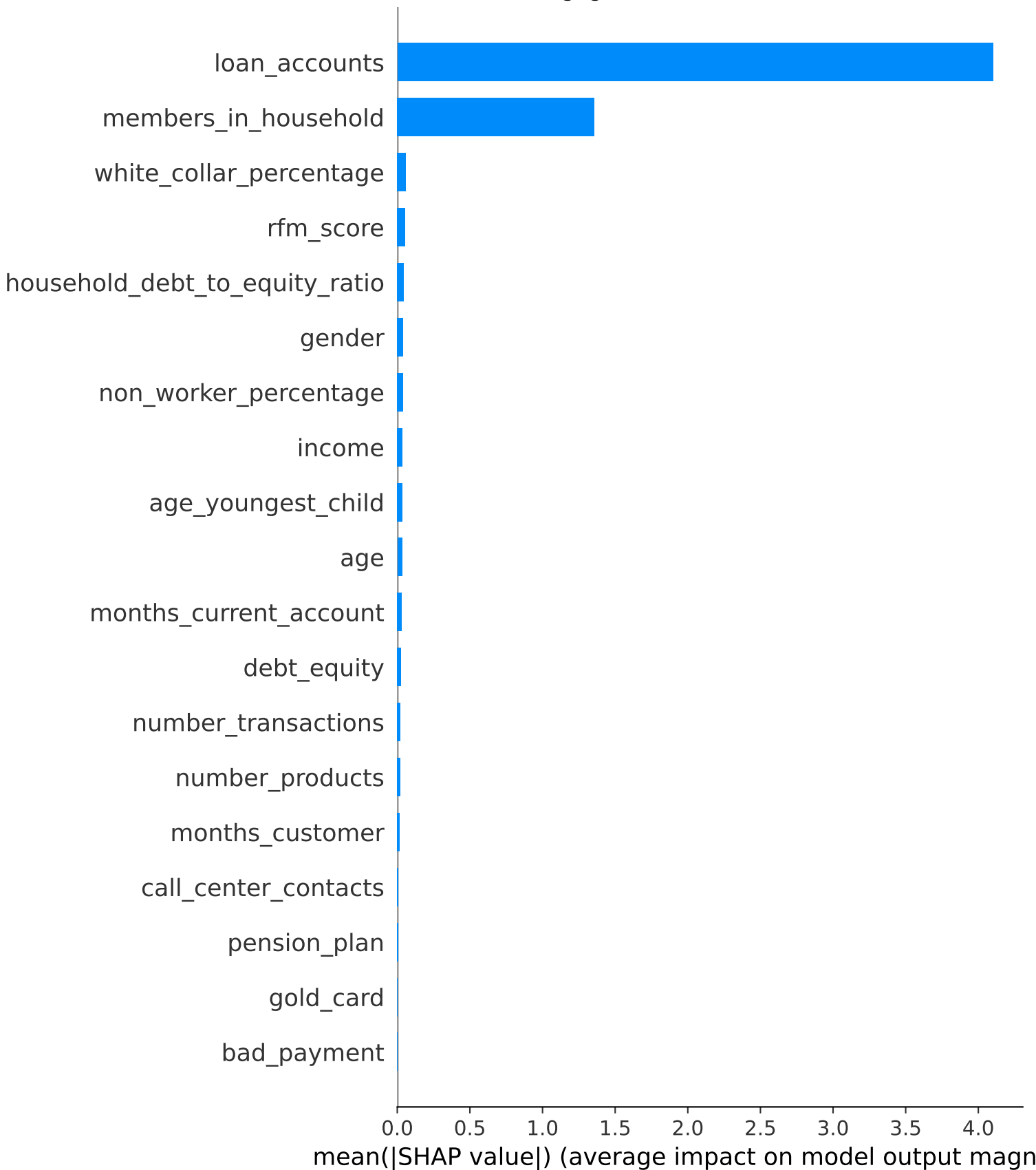


Mortgage — CatBoost — SHAP (Bar)



Mortgage — CatBoost — SHAP (Summary)

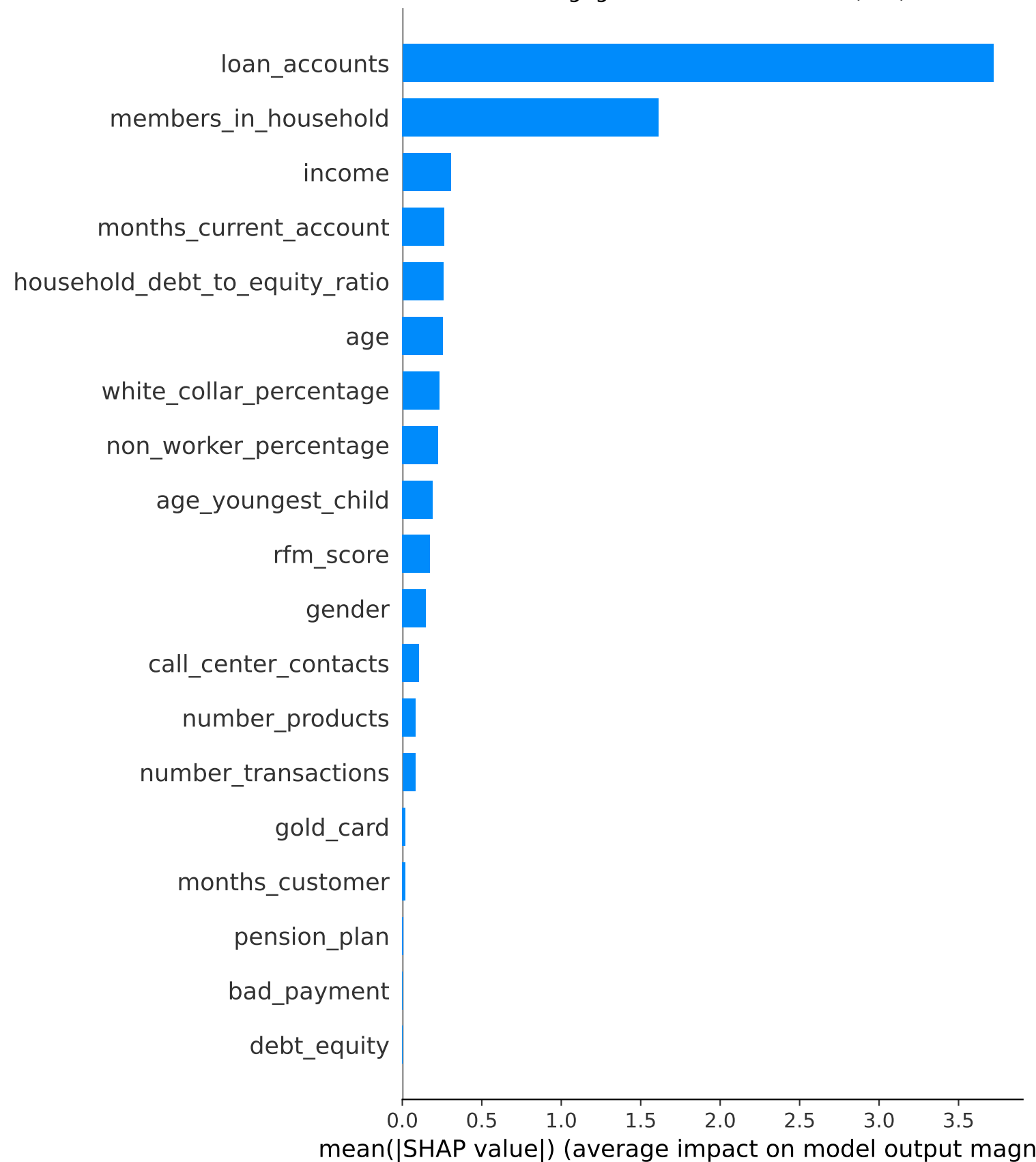
High

Feature value

Low



Mortgage — XGBoost — SHAP (Bar)

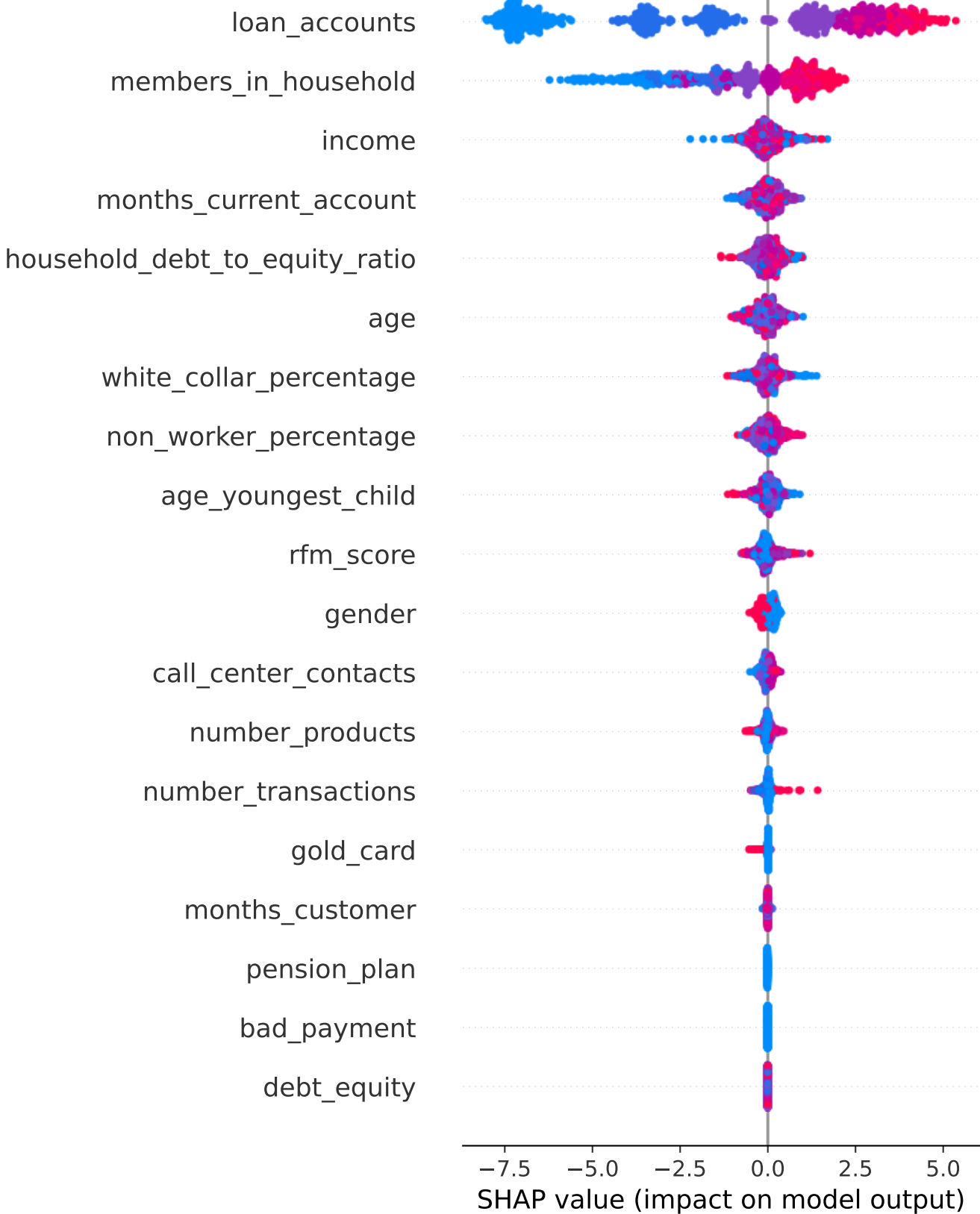


Mortgage — XGBoost — SHAP (Summary)

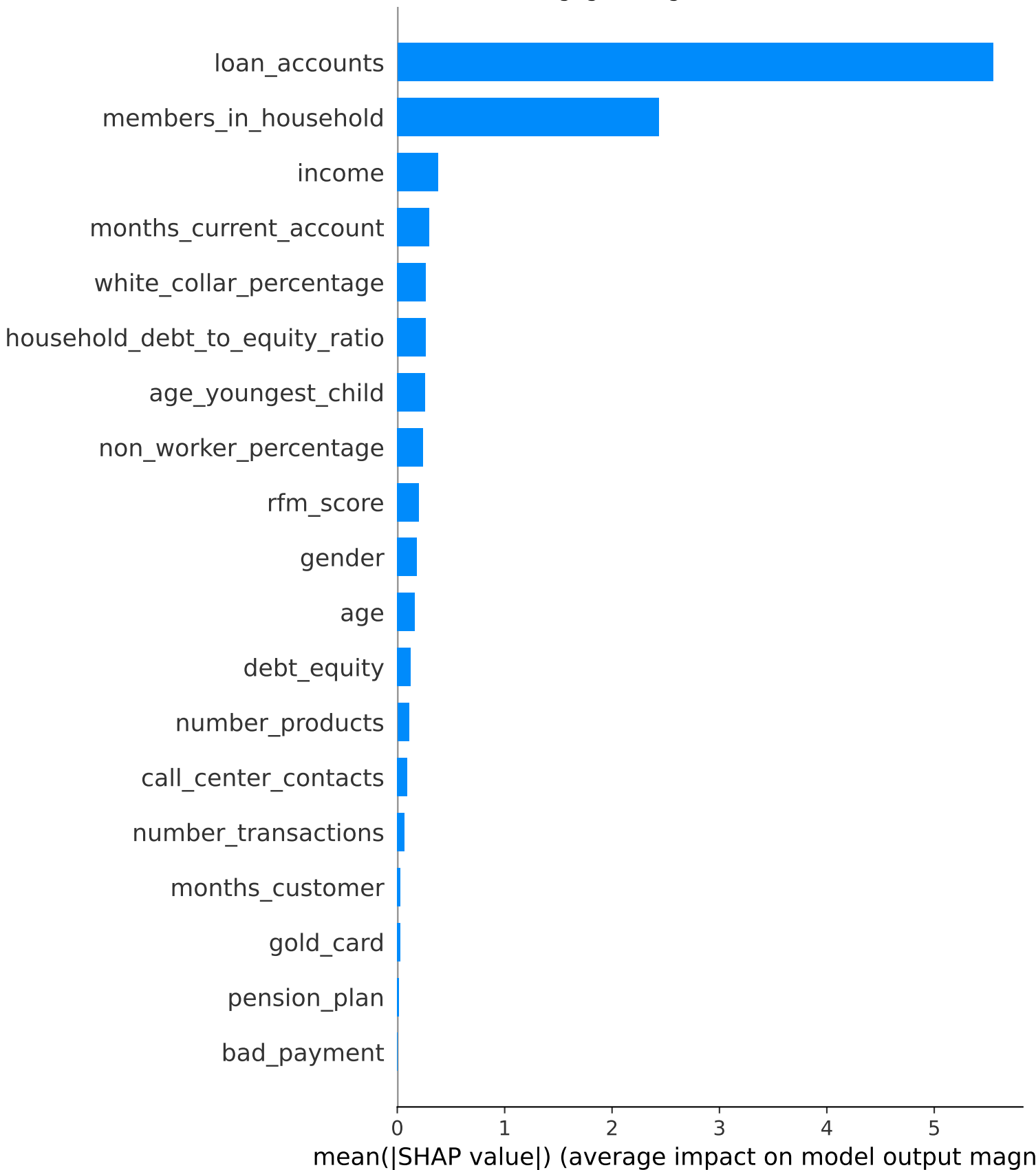
High

Feature value

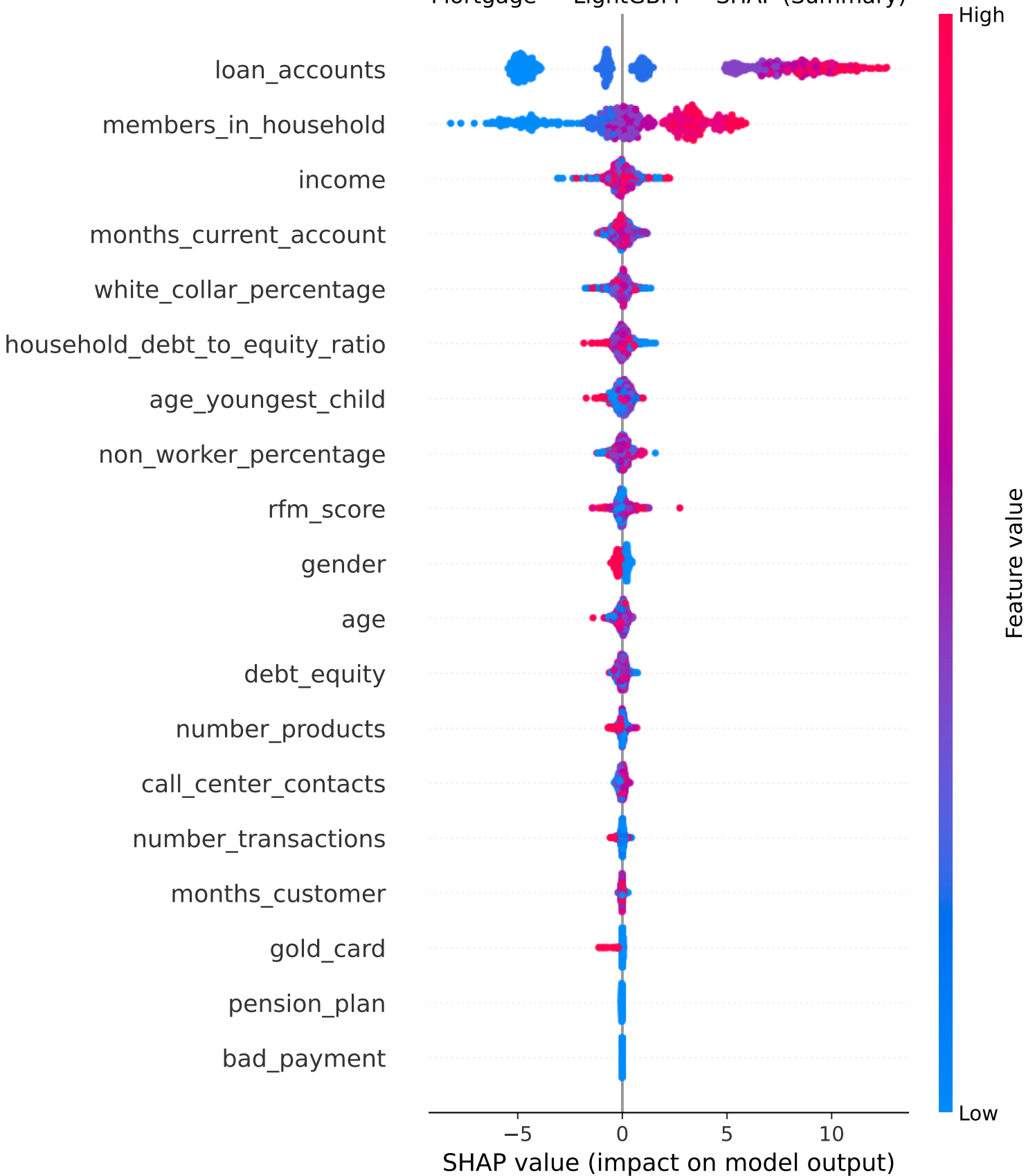
Low



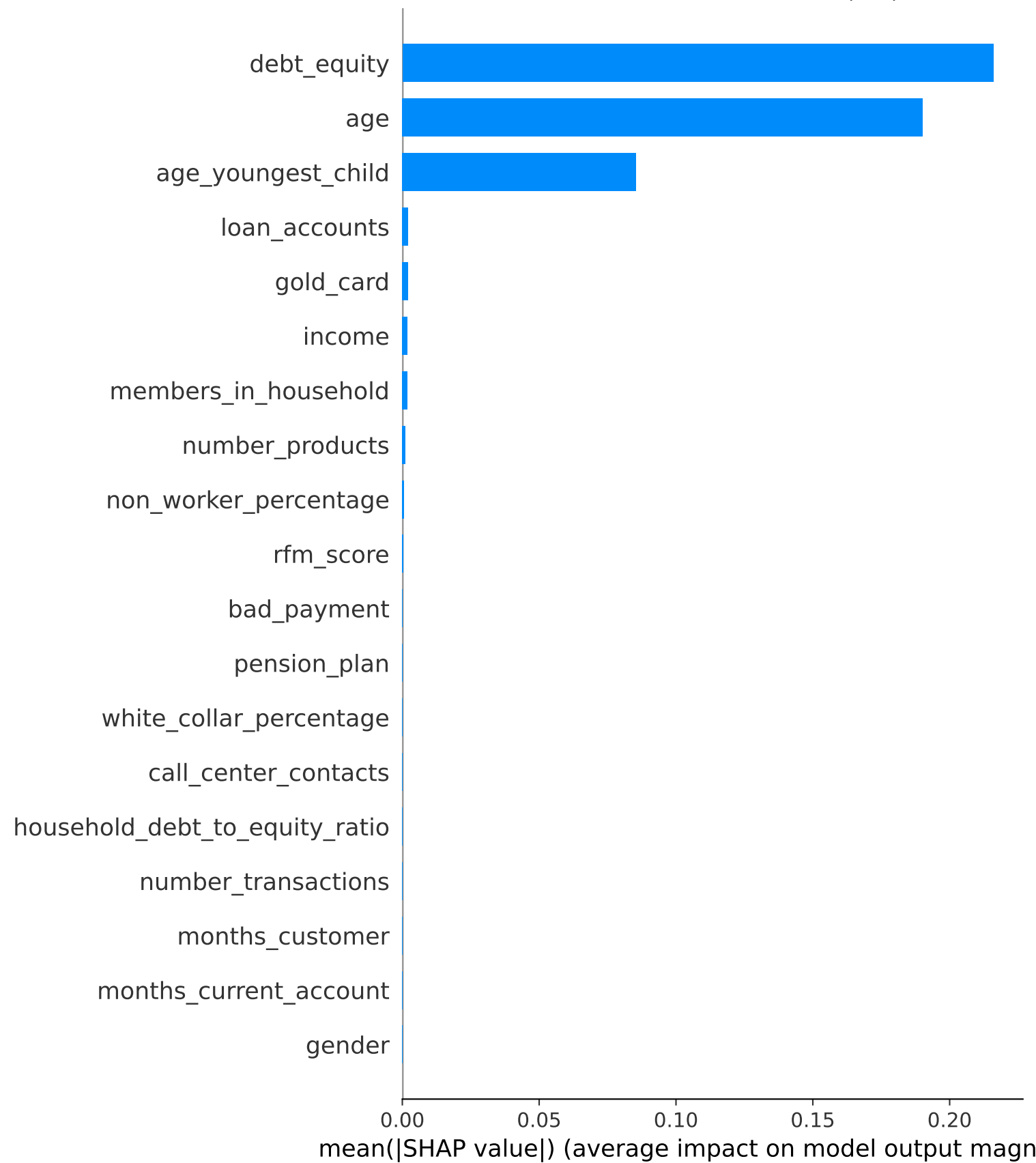
Mortgage — LightGBM — SHAP (Bar)



# Mortgage — LightGBM — SHAP (Summary)



Pension — CatBoost — SHAP (Bar)



Pension — CatBoost — SHAP (Summary)

High

Feature value

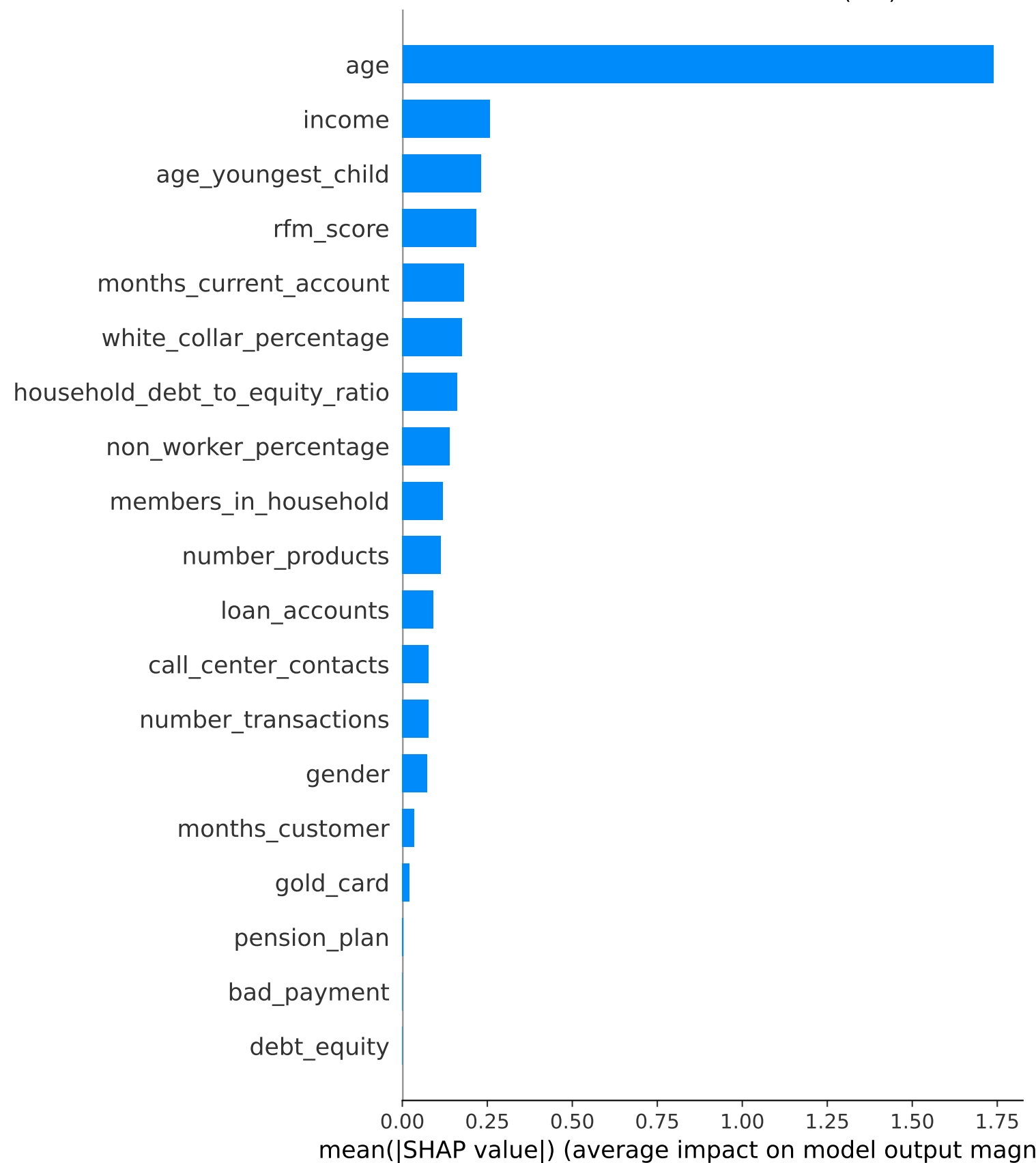
Low



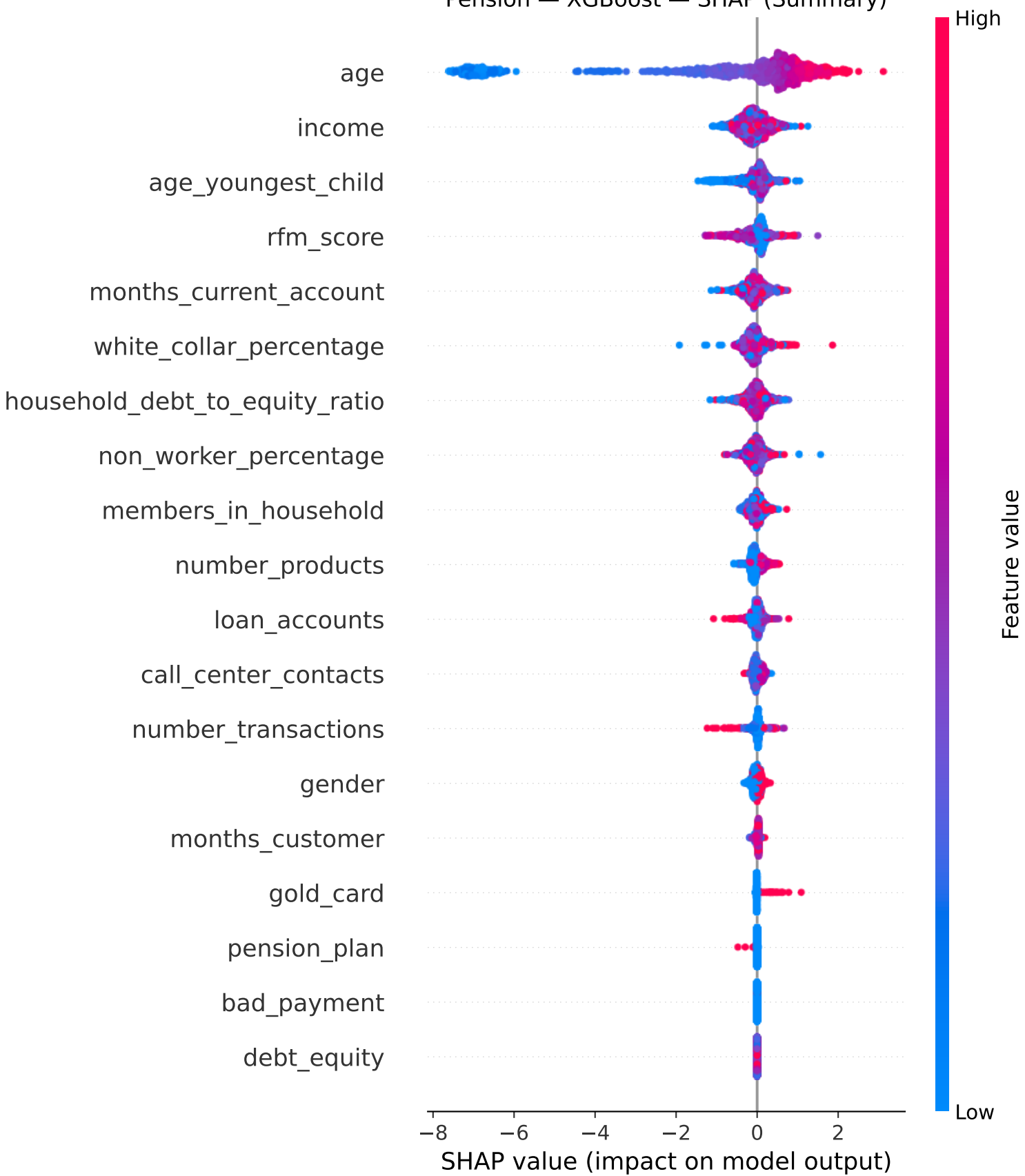
SHAP value (impact on model output)



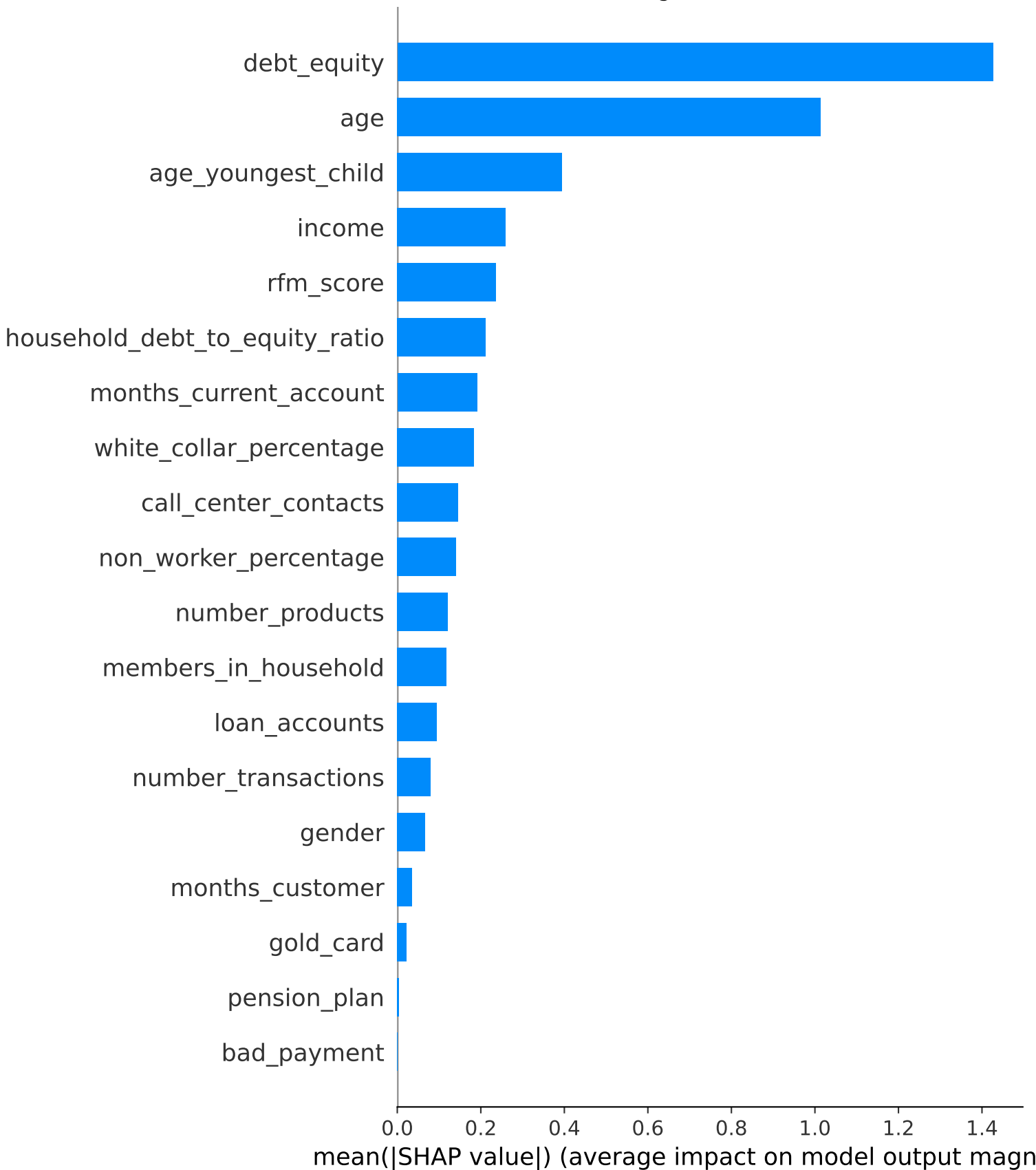
Pension — XGBoost — SHAP (Bar)



# Pension — XGBoost — SHAP (Summary)



Pension — LightGBM — SHAP (Bar)

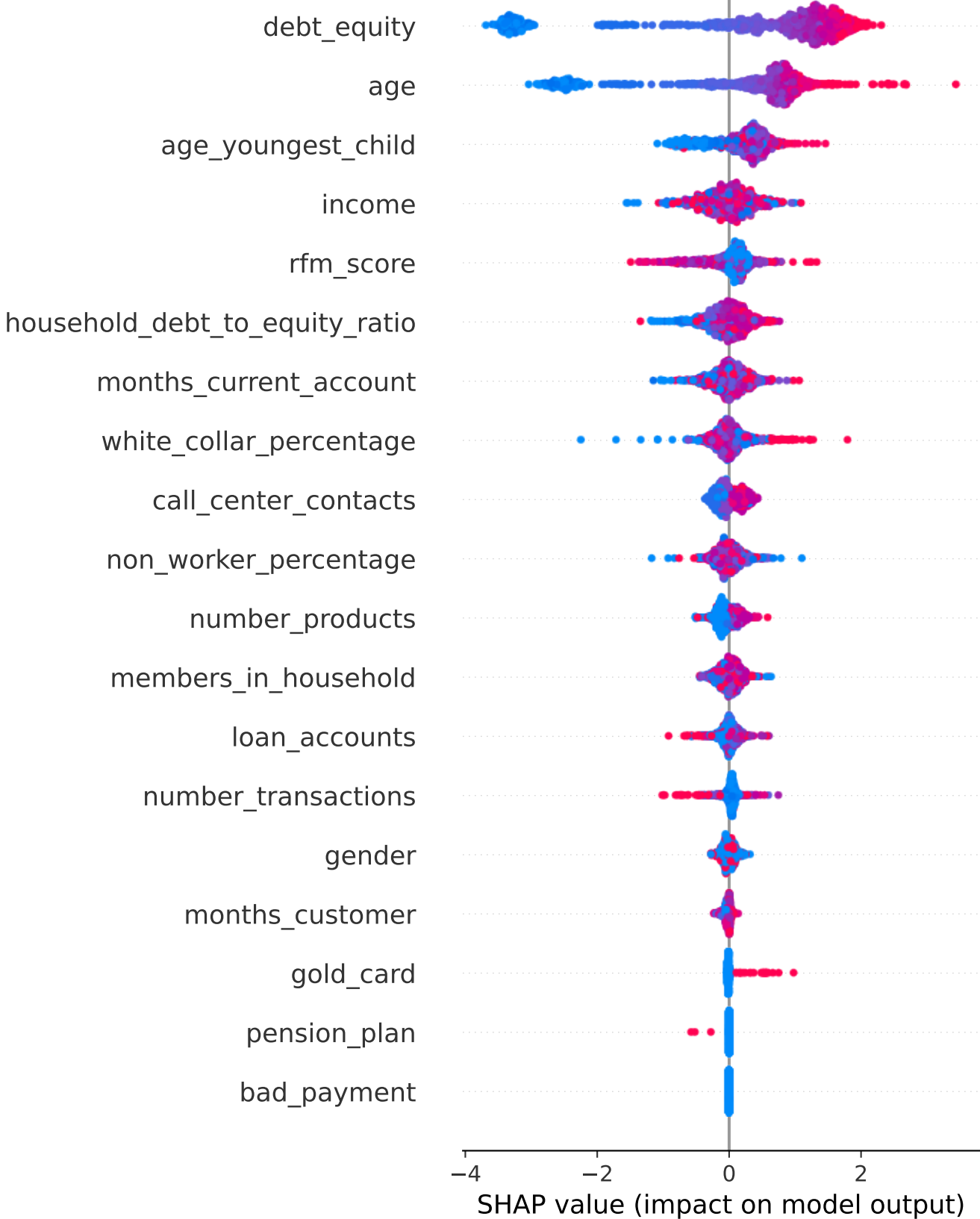


Pension — LightGBM — SHAP (Summary)

High

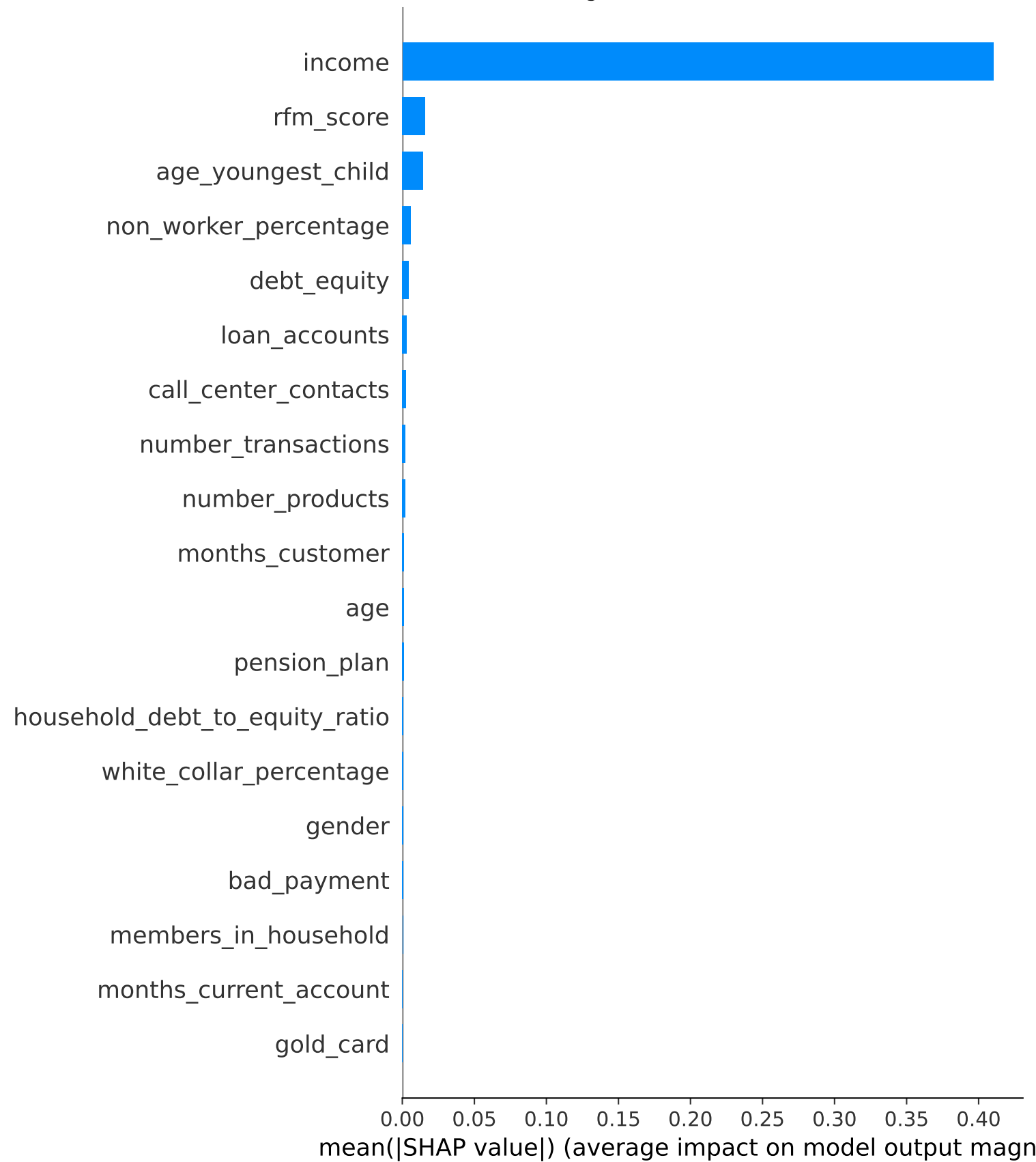
Feature value

Low

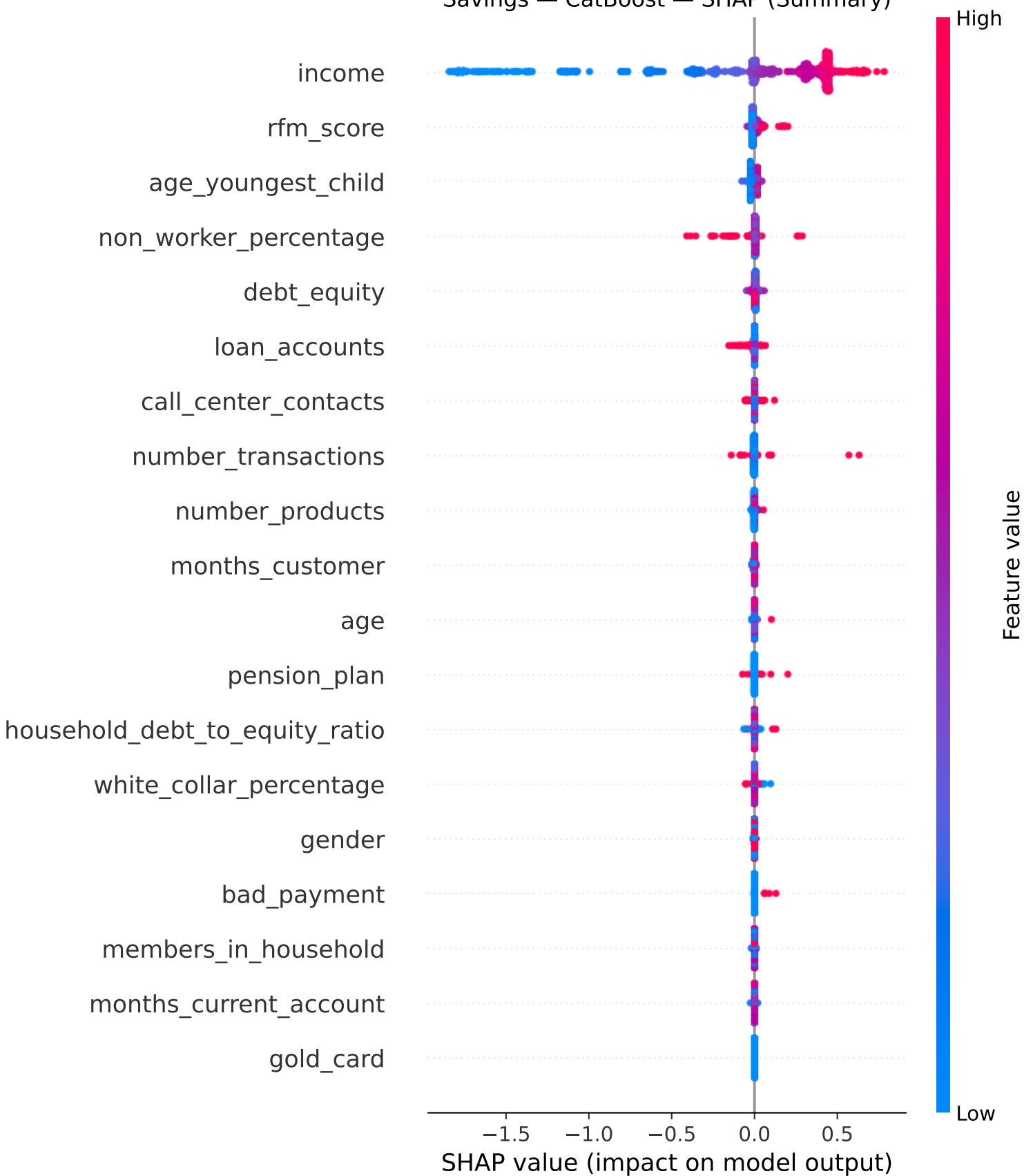


SHAP value (impact on model output)

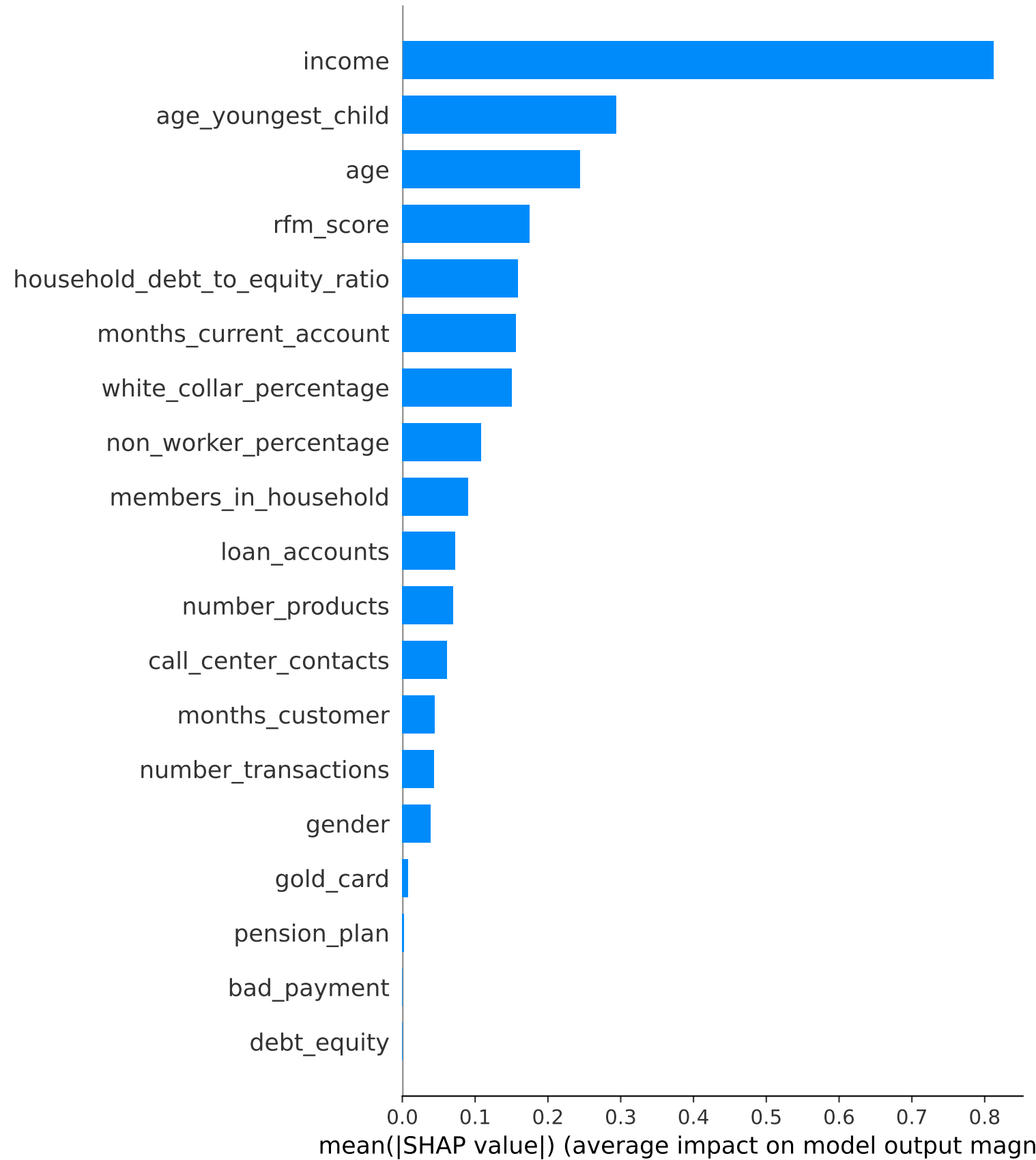
Savings — CatBoost — SHAP (Bar)



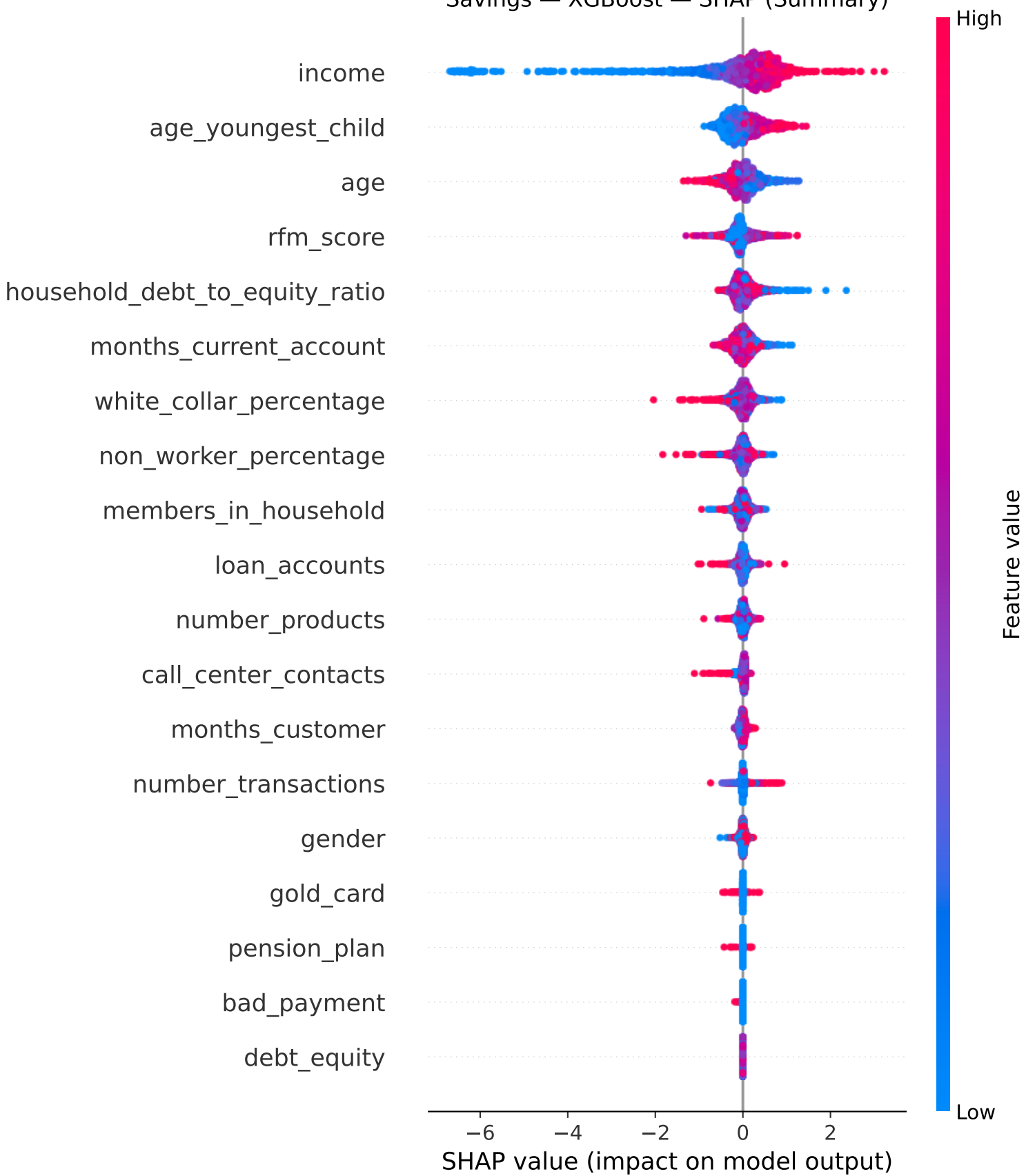
Savings — CatBoost — SHAP (Summary)



Savings — XGBoost — SHAP (Bar)

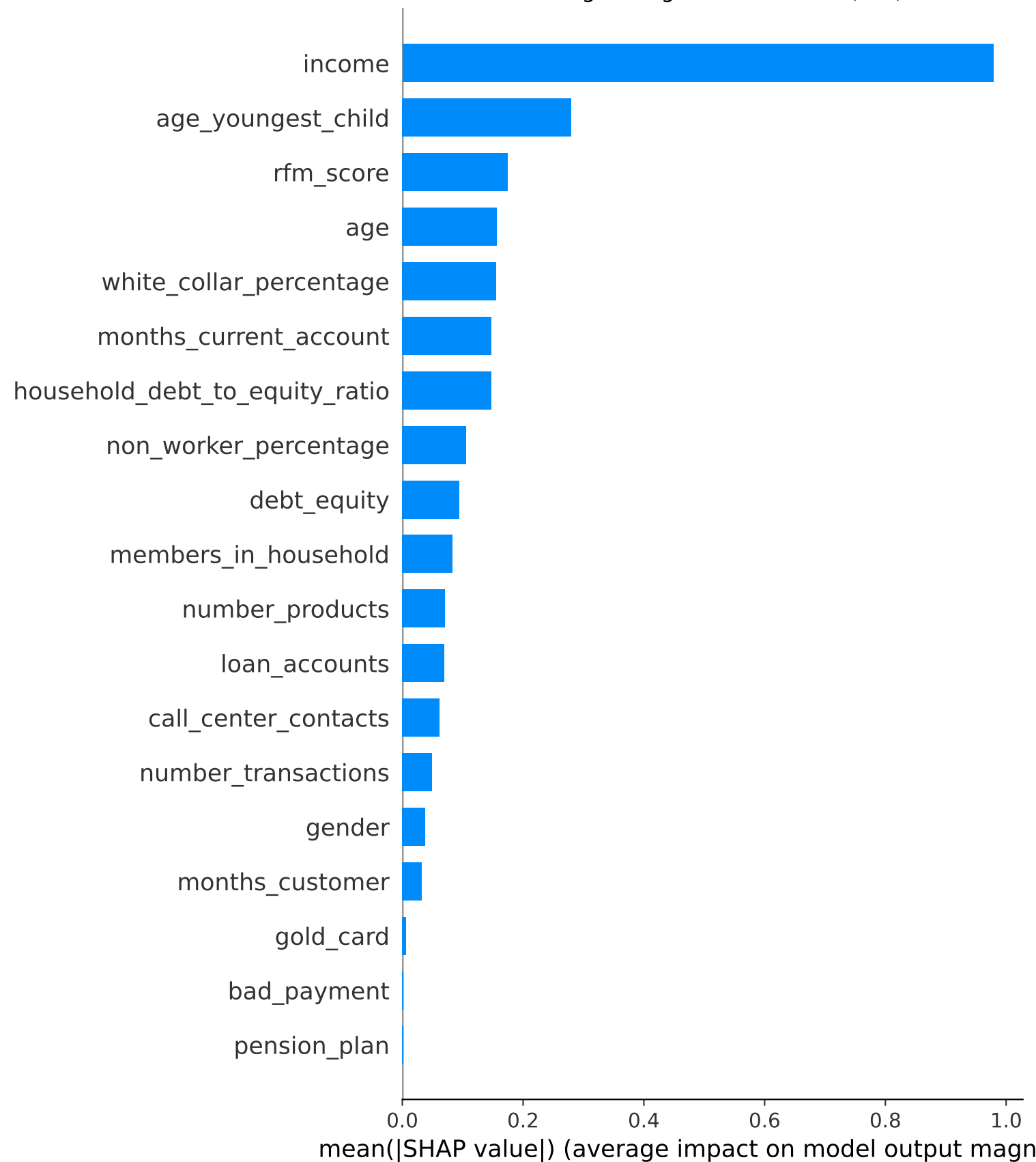


## Savings — XGBoost — SHAP (Summary)





Savings — LightGBM — SHAP (Bar)



# Savings — LightGBM — SHAP (Summary)

