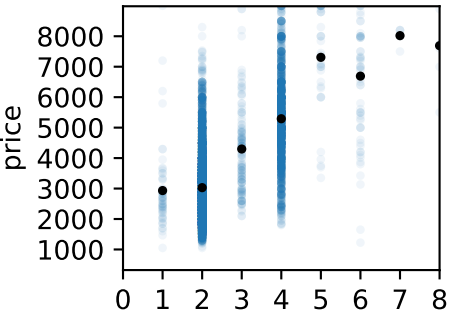
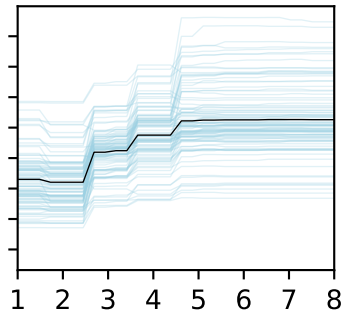


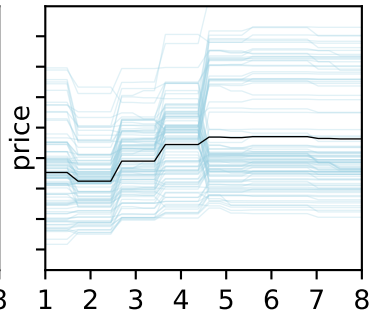
(a) Marginal



(b) RF PD/ICE



(c) XGBoost PD/ICE



(d) OLS PD/ICE

