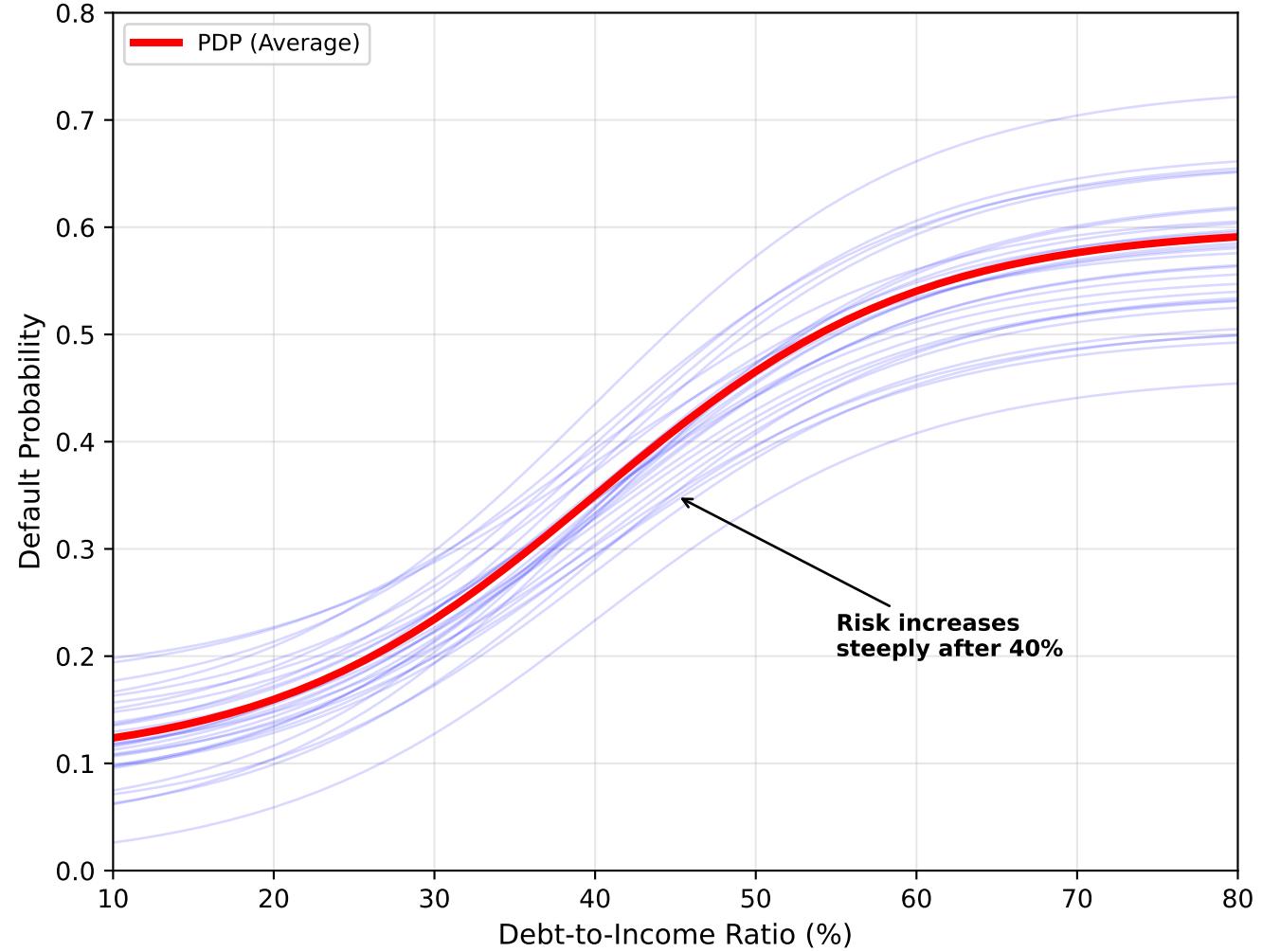
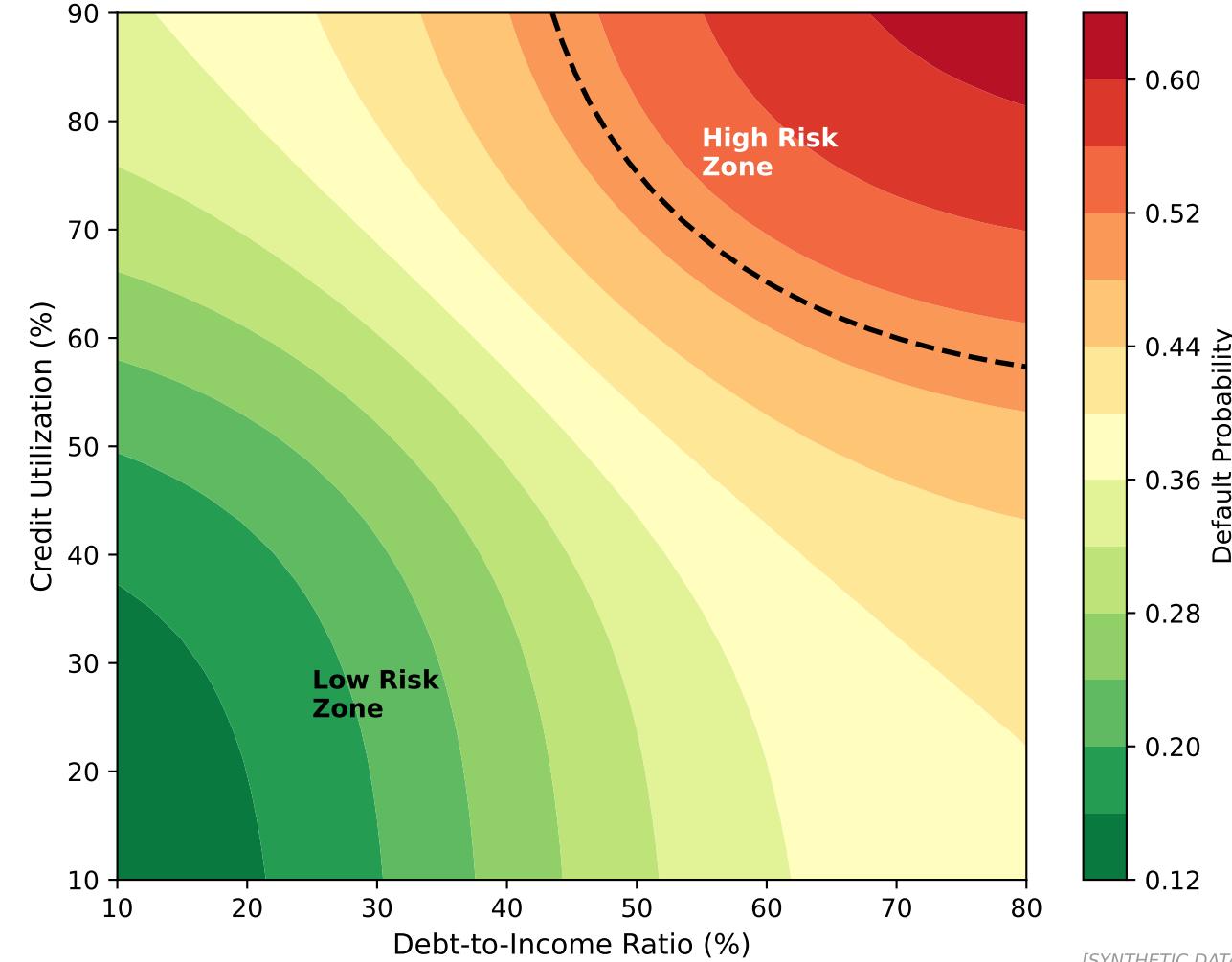


# Partial Dependence Plots: Understanding Feature Effects

## PDP with ICE Curves: DTI Effect



## 2D PDP: DTI x Credit Utilization



[SYNTHETIC DATA]