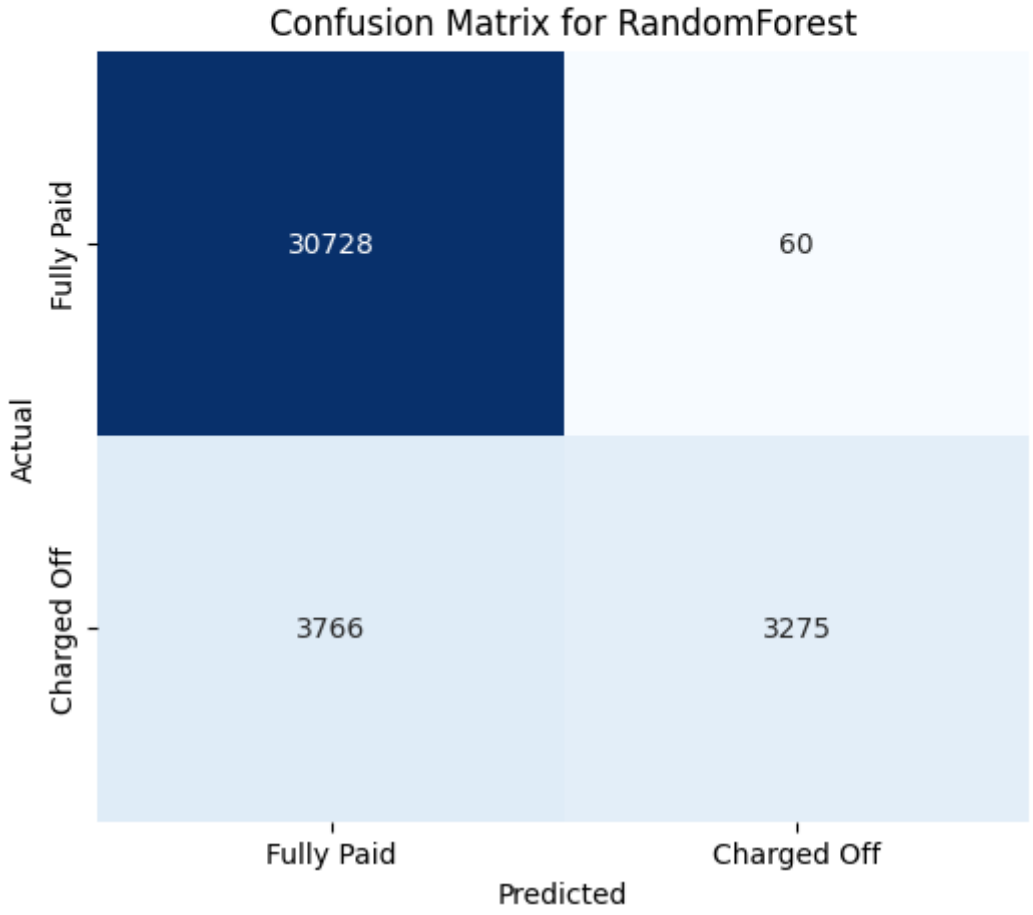
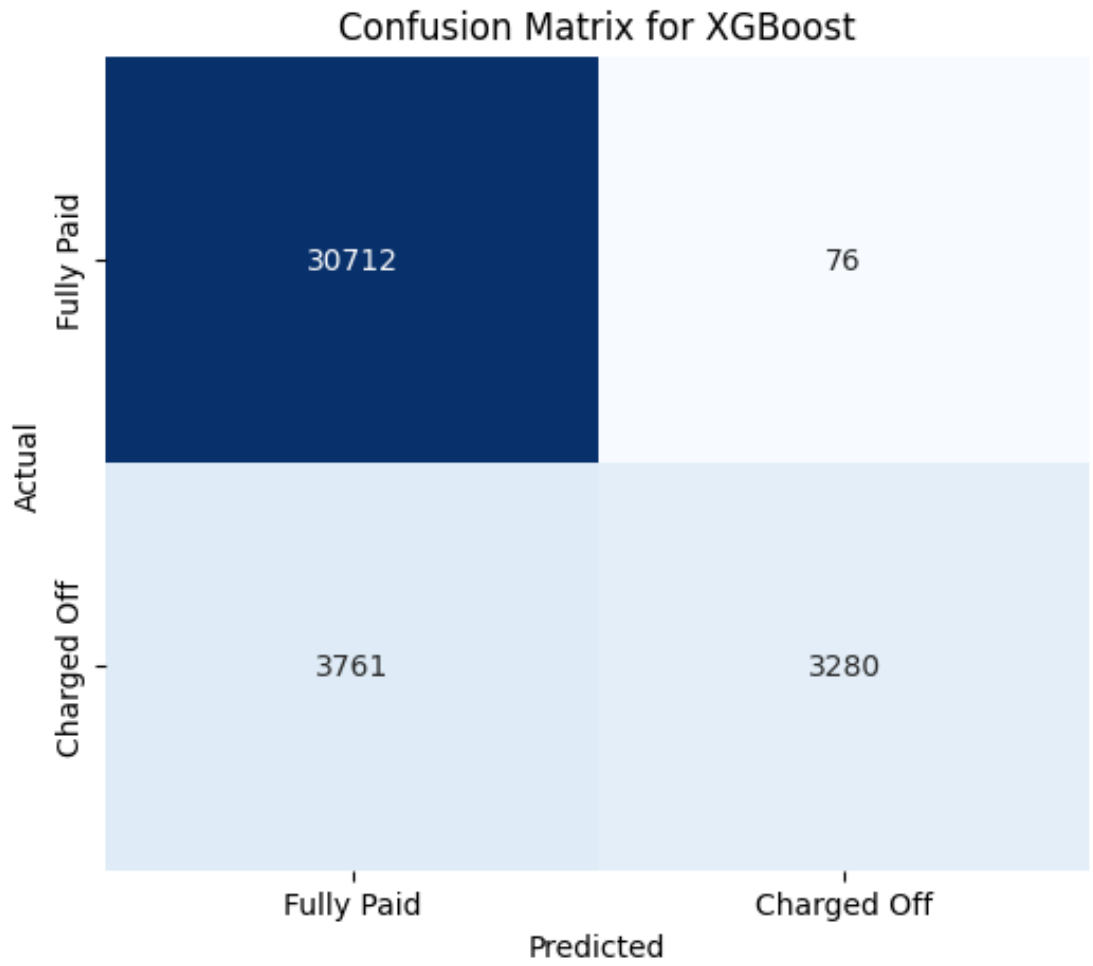
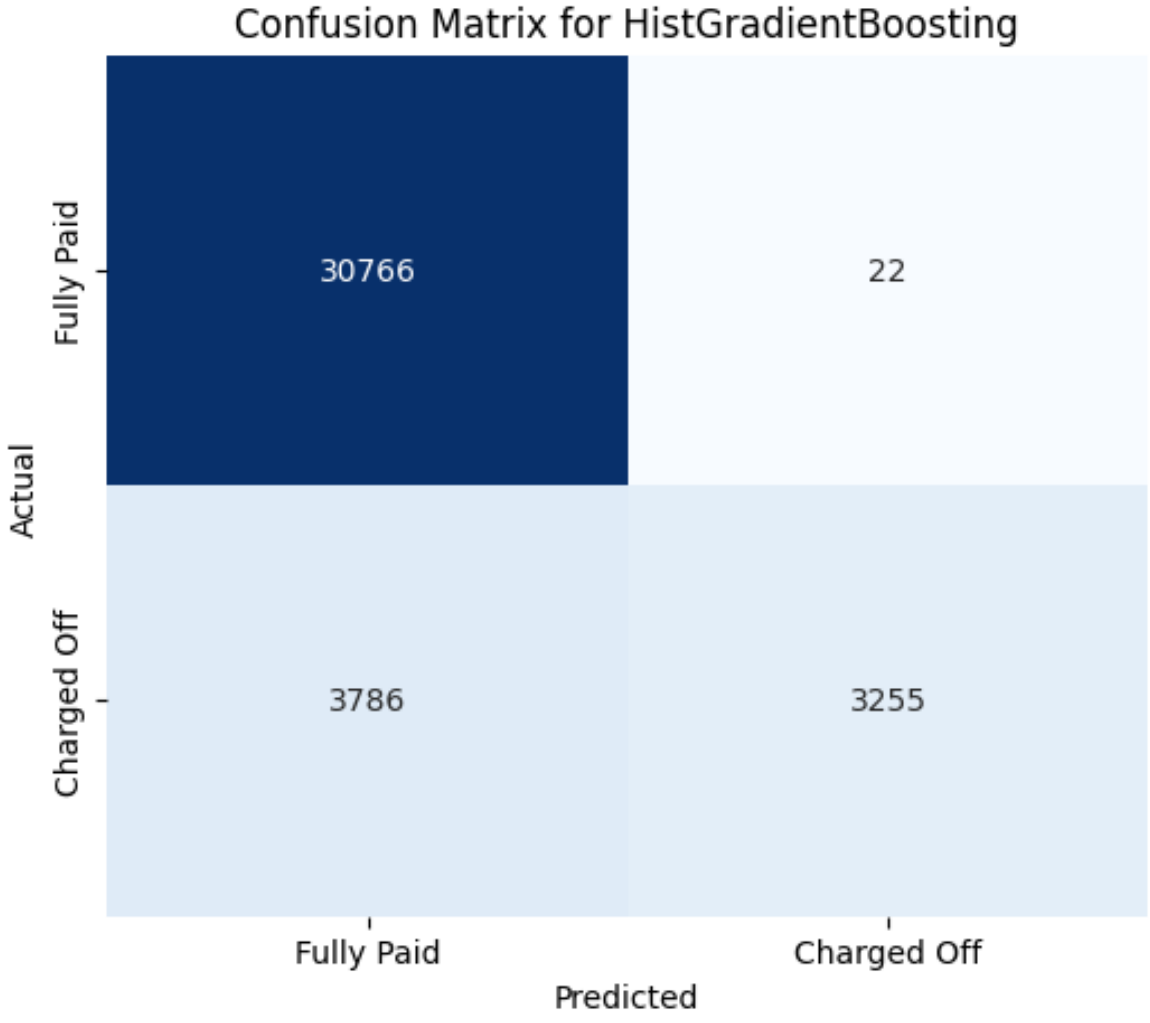
```
Results for RandomForest:
Accuracy: 0.8988606624547305
Classification Report:
              precision    recall  f1-score   support

           0       0.89      1.00      0.94     30788
           1       0.98      0.47      0.63      7041

    accuracy                           0.90     37829
   macro avg       0.94      0.73      0.79     37829
weighted avg       0.91      0.90      0.88     37829
```



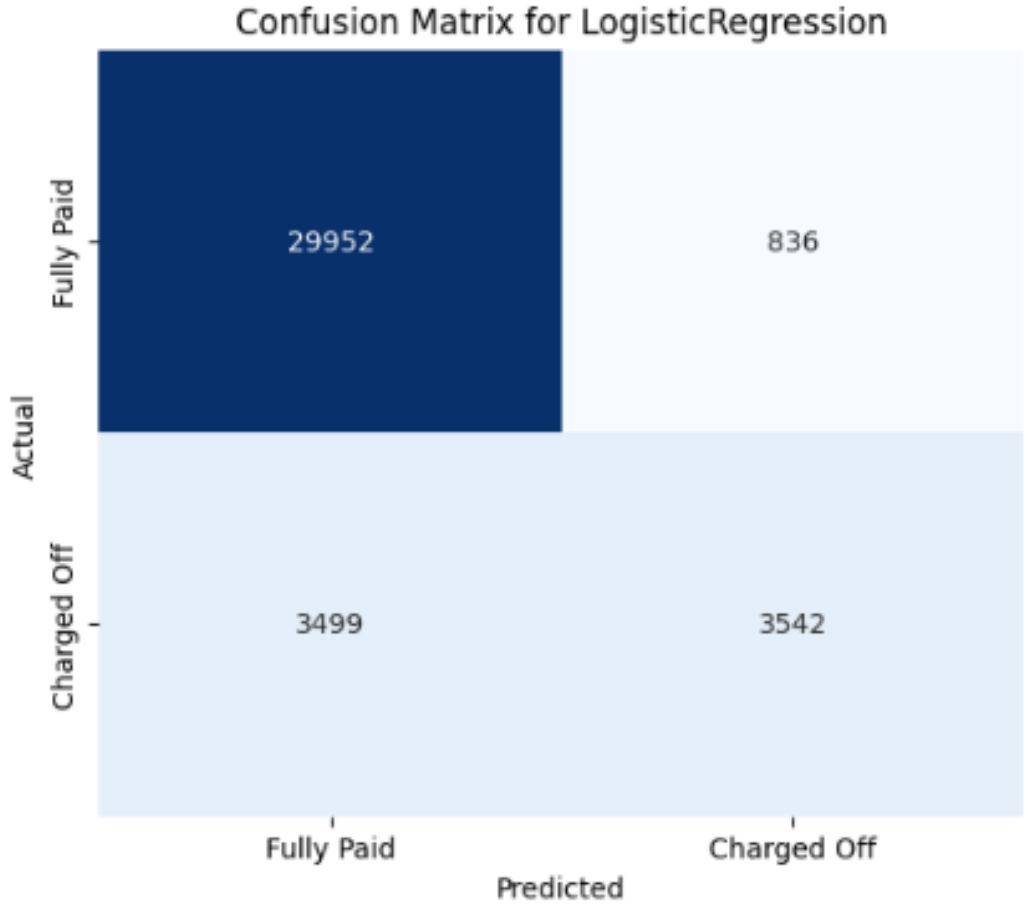
```
Results for XGBoost:
Accuracy: 0.8985698802506014
Classification Report:
              precision    recall  f1-score   support

           0       0.89      1.00      0.94     30788
           1       0.98      0.47      0.63      7041

    accuracy                           0.90     37829
   macro avg       0.93      0.73      0.79     37829
weighted avg       0.91      0.90      0.88     37829
```

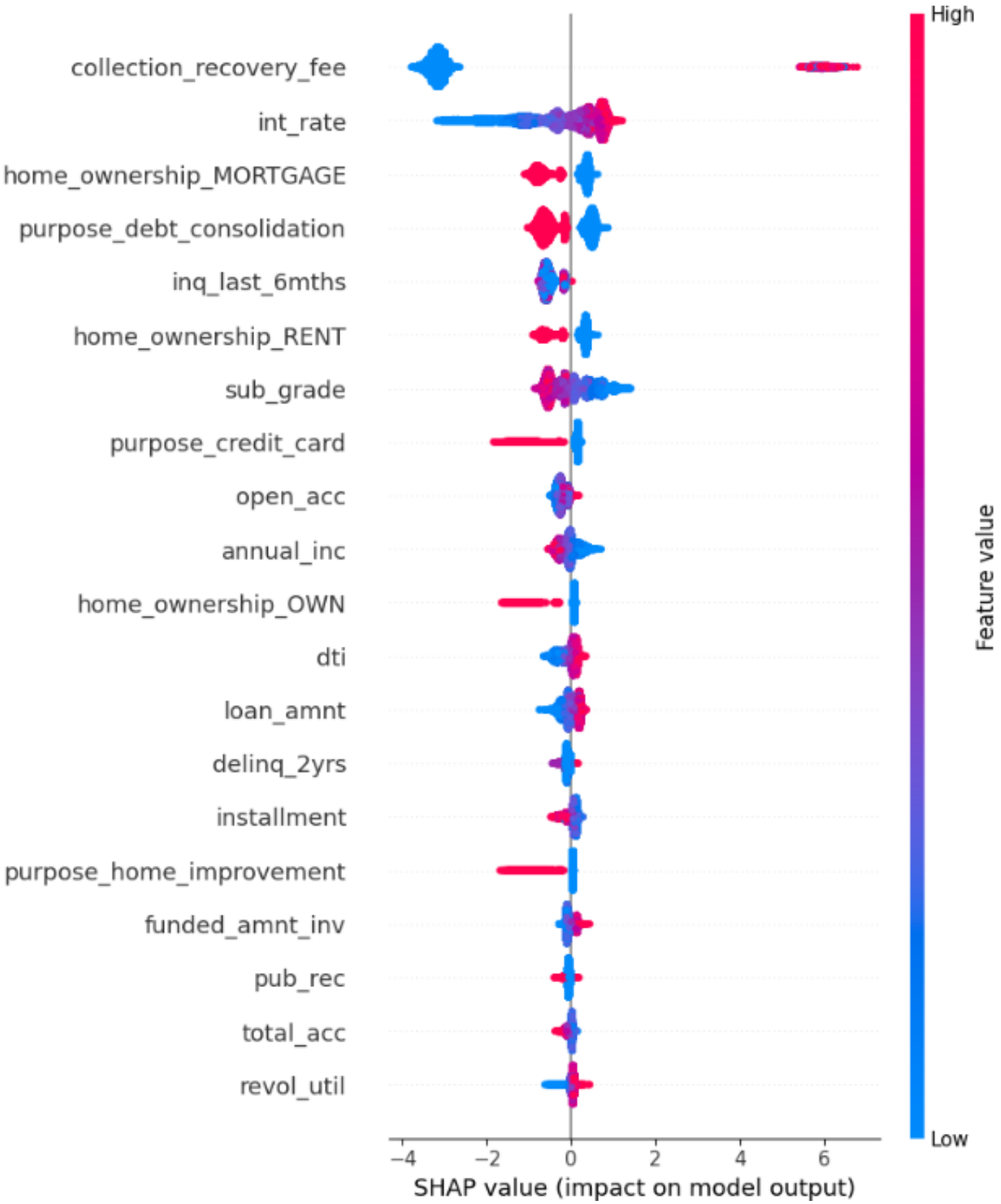


```
Results for HistGradientBoosting:
Accuracy: 0.899336487879669
Classification Report:
              precision    recall  f1-score   support

           0       0.89      1.00      0.94     30788
           1       0.99      0.46      0.63      7041

    accuracy                           0.90     37829
   macro avg       0.94      0.73      0.79     37829
weighted avg       0.91      0.90      0.88     37829
```



```
--------------------------------------------------
Results for LogisticRegression:
Accuracy: 0.8854053768273018
Classification Report:
              precision    recall  f1-score   support

           0       0.90      0.97      0.93     30788
           1       0.81      0.50      0.62      7041

    accuracy                           0.89     37829
   macro avg       0.85      0.74      0.78     37829
weighted avg       0.88      0.89      0.87     37829

/usr/local/lib/python3.11/dist-packages/sklearn/linear_model/_logistic.py:465:
STOP: TOTAL NO. OF ITERATIONS REACHED LIMIT.

Increase the number of iterations (max_iter) or scale the data as shown in:
    https://scikit-learn.org/stable/modules/preprocessing.html
Please also refer to the documentation for alternative solver options:
    https://scikit-learn.org/stable/modules/linear_model.html#logistic-regress
  n_iter_i = _check_optimize_result(
```




collection_recovery_fee
int_rate
home_ownership_MORTGAGE
purpose_debt_consolidation
inq_last_6mths
home_ownership_RENT
sub_grade
purpose_credit_card
open_acc
annual_inc
home_ownership_OWN
dti
loan_amnt
delinq_2yrs
installment
purpose_home_improvement
funded_amnt_inv
pub_rec
total_acc
revol_util
−4
−2
0
2
4
6
SHAP value (impact on model output)
High
Low
Feature value