german, op, dt, sex, before

age & employment=Unemployed age & credit history=Delay age & savings=<500 age & savings=Unknown Or None age & credit history=None Or Paid age & savings=500+ age & employment=4+ years age & credit history=Other age & employment=1-4 years savings=<500 & employment=4+ years savings=Unknown Or None & employment=4+ years credit history=Other & employment=4+ years residual effect higher-order effect



 $\max_{\mathbf{a}} \Pr[\hat{Y} = 1 | \mathbf{A} = \mathbf{a}] - \min_{\mathbf{a}'} \Pr[\hat{Y} = 1 | \mathbf{A} = \mathbf{a}]$