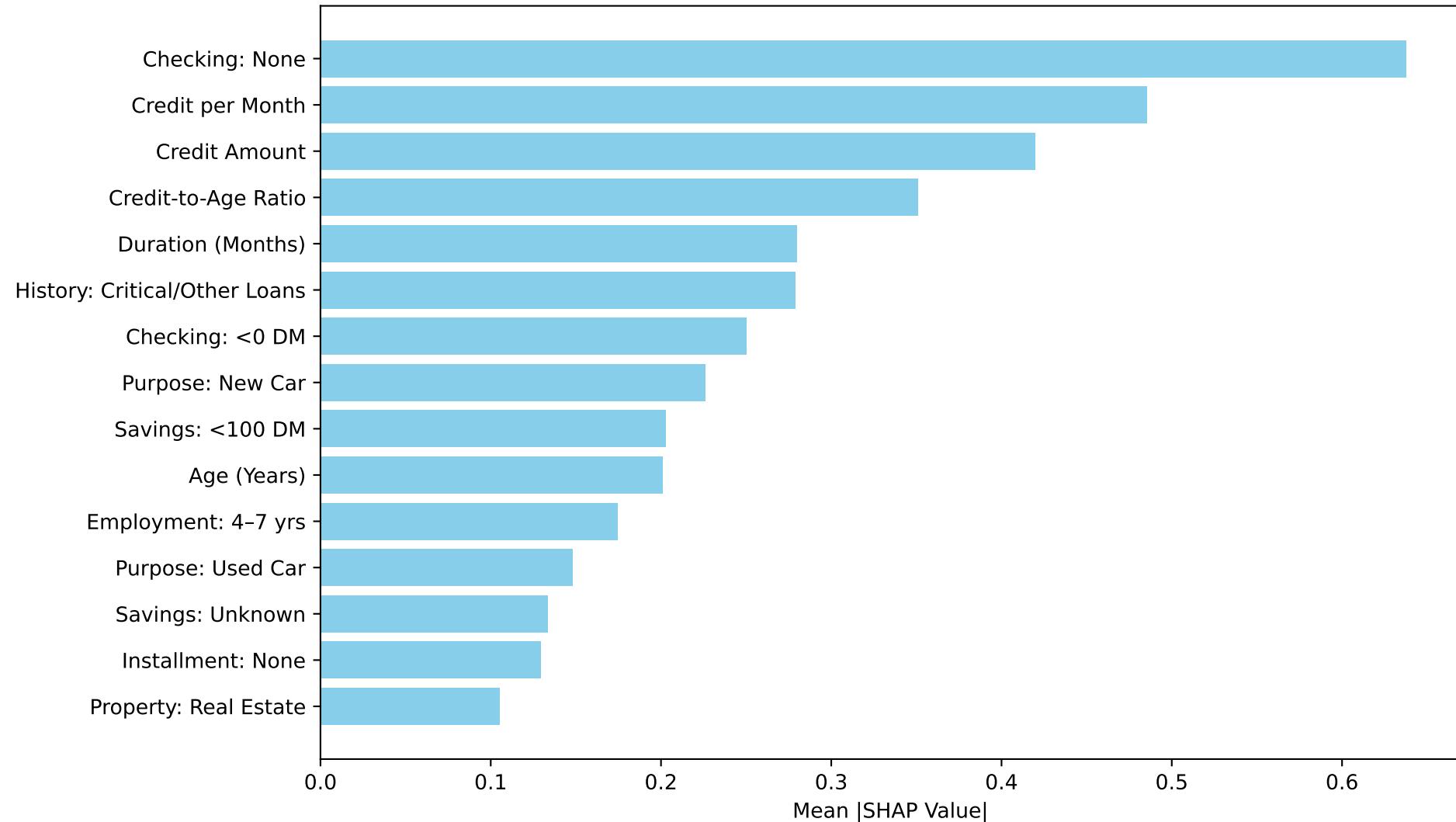
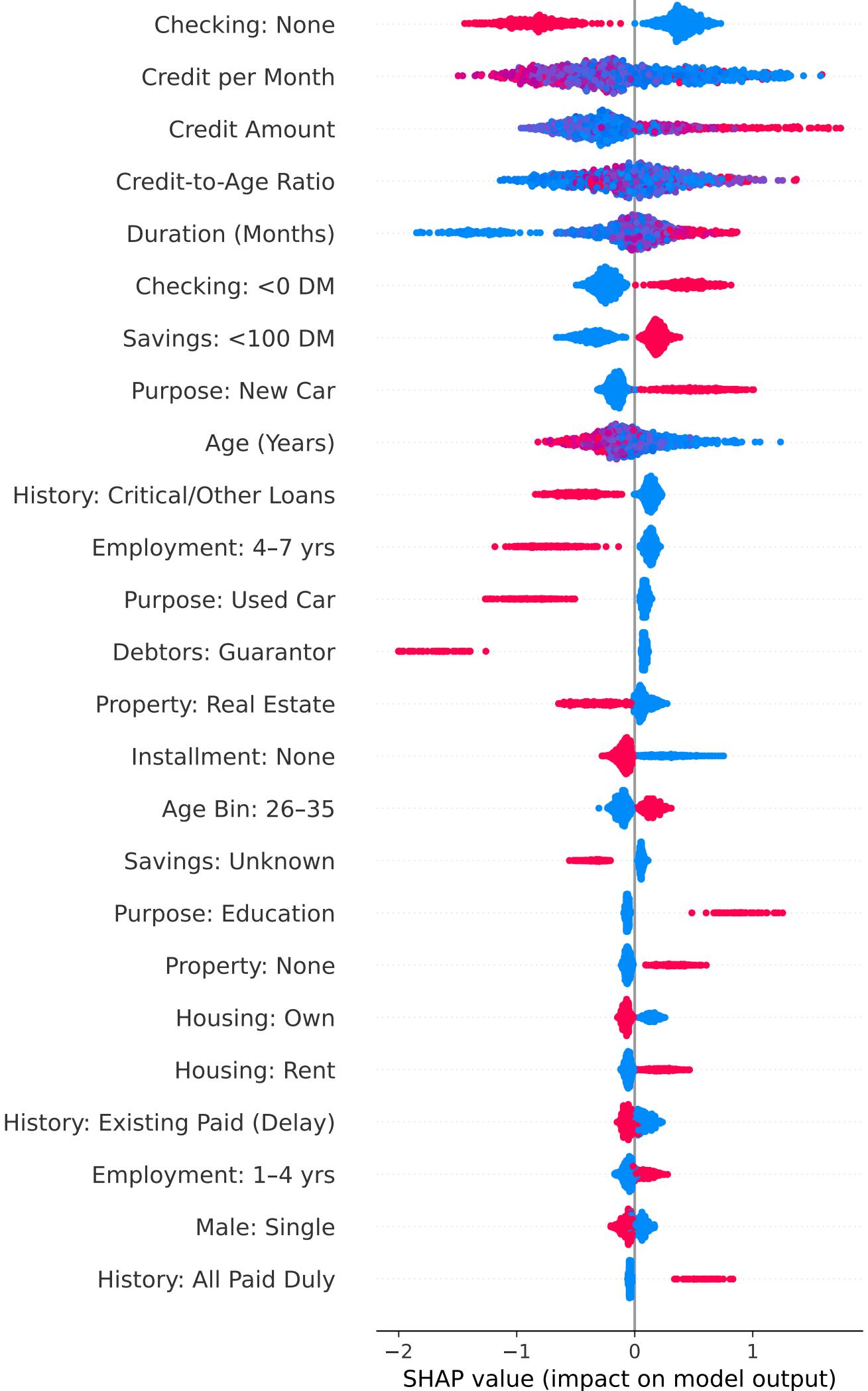


Top 15 Features by SHAP Importance (5-fold avg)



SHAP Beeswarm Plot (Top 25 Features)

High

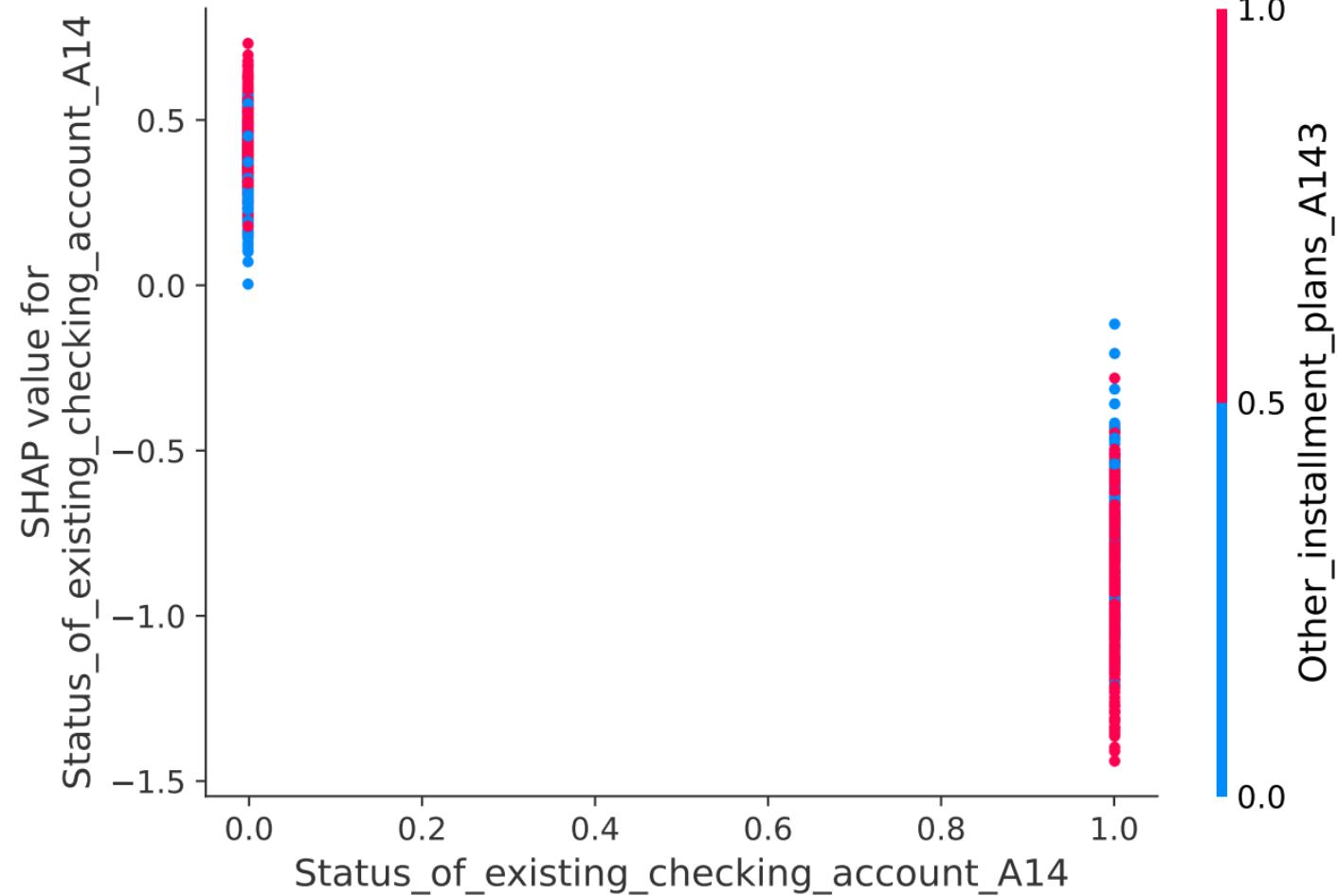


Feature value

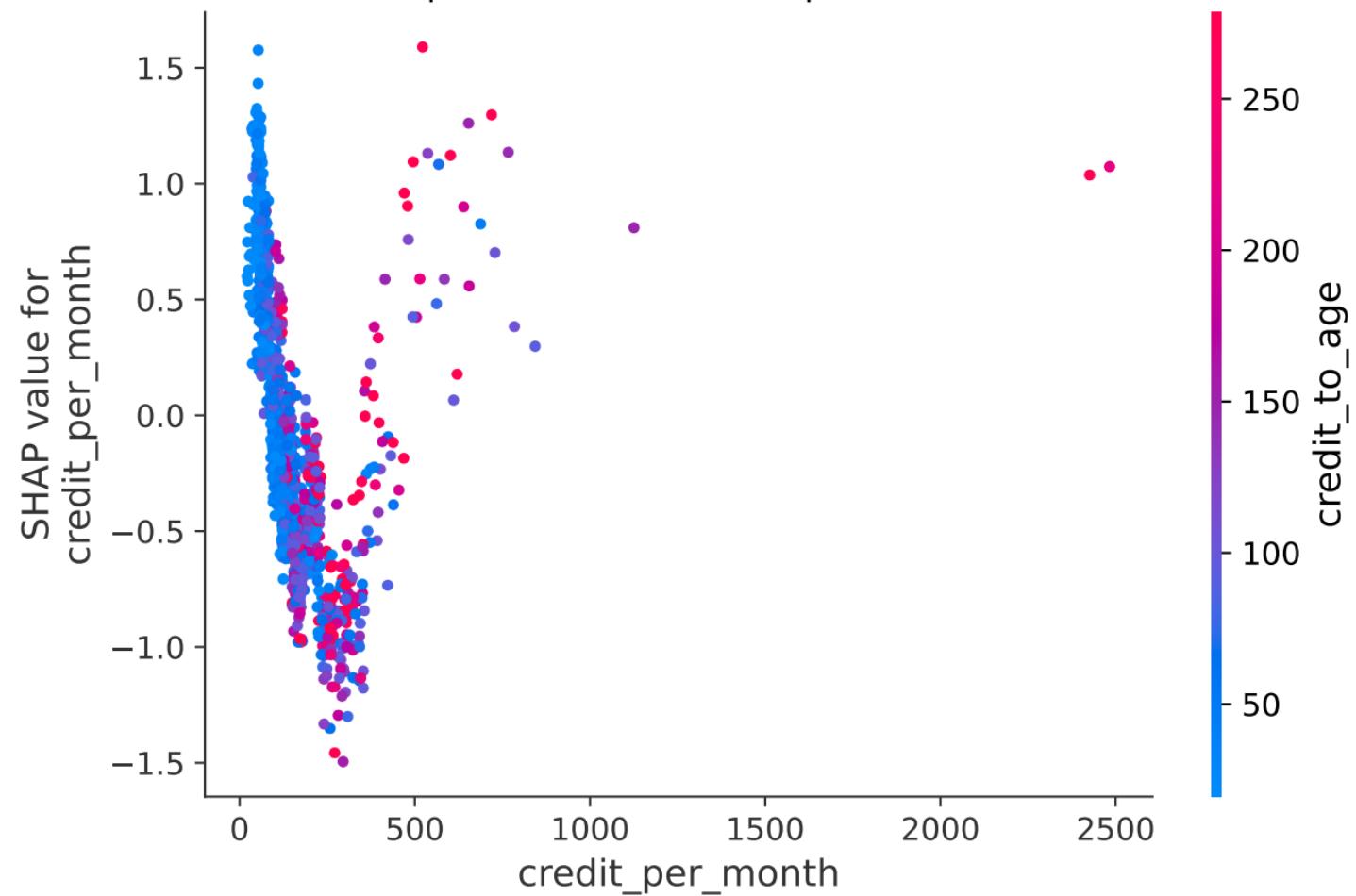
Low

SHAP value (impact on model output)

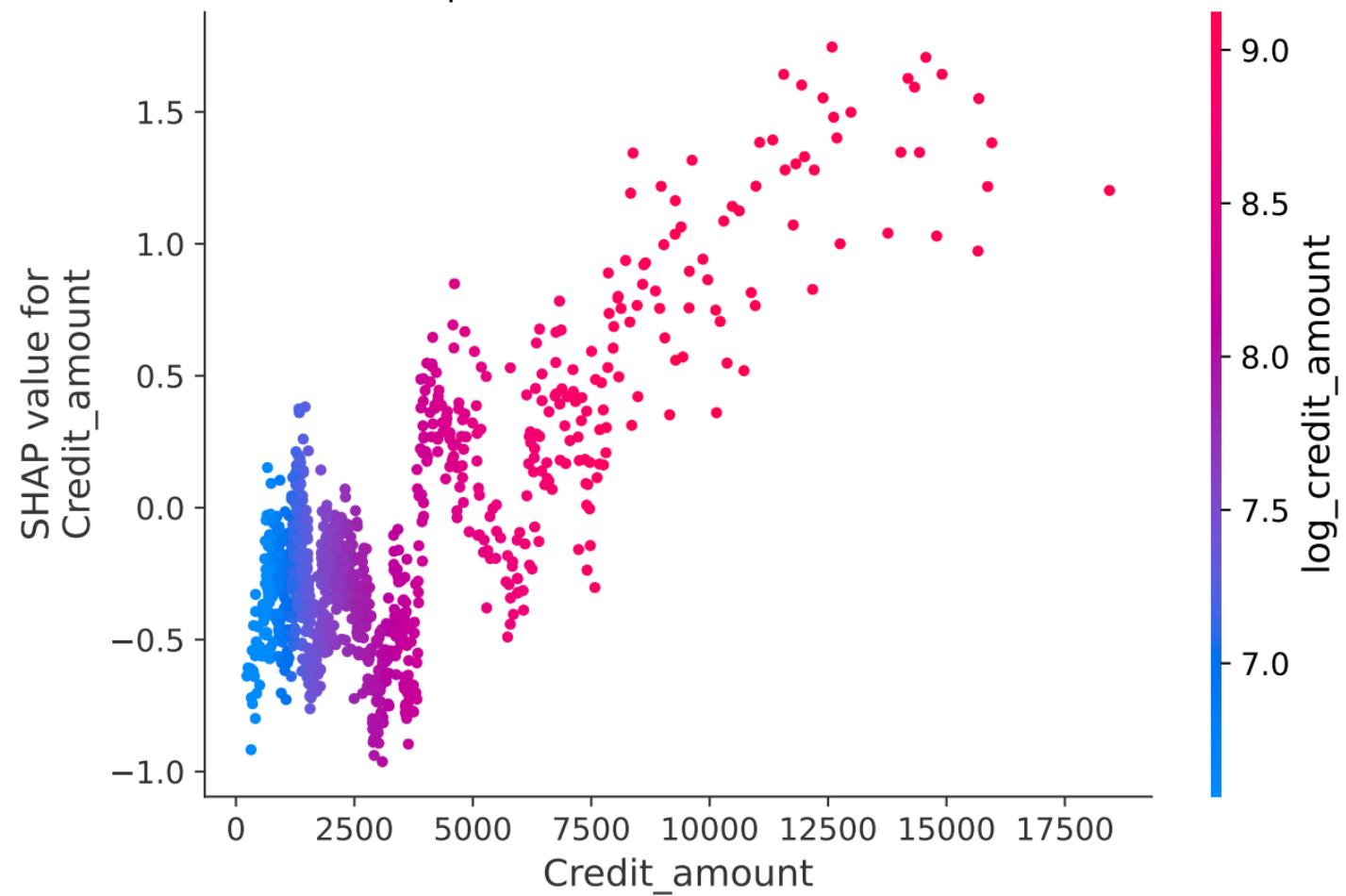
Dependence Plot: Checking: None



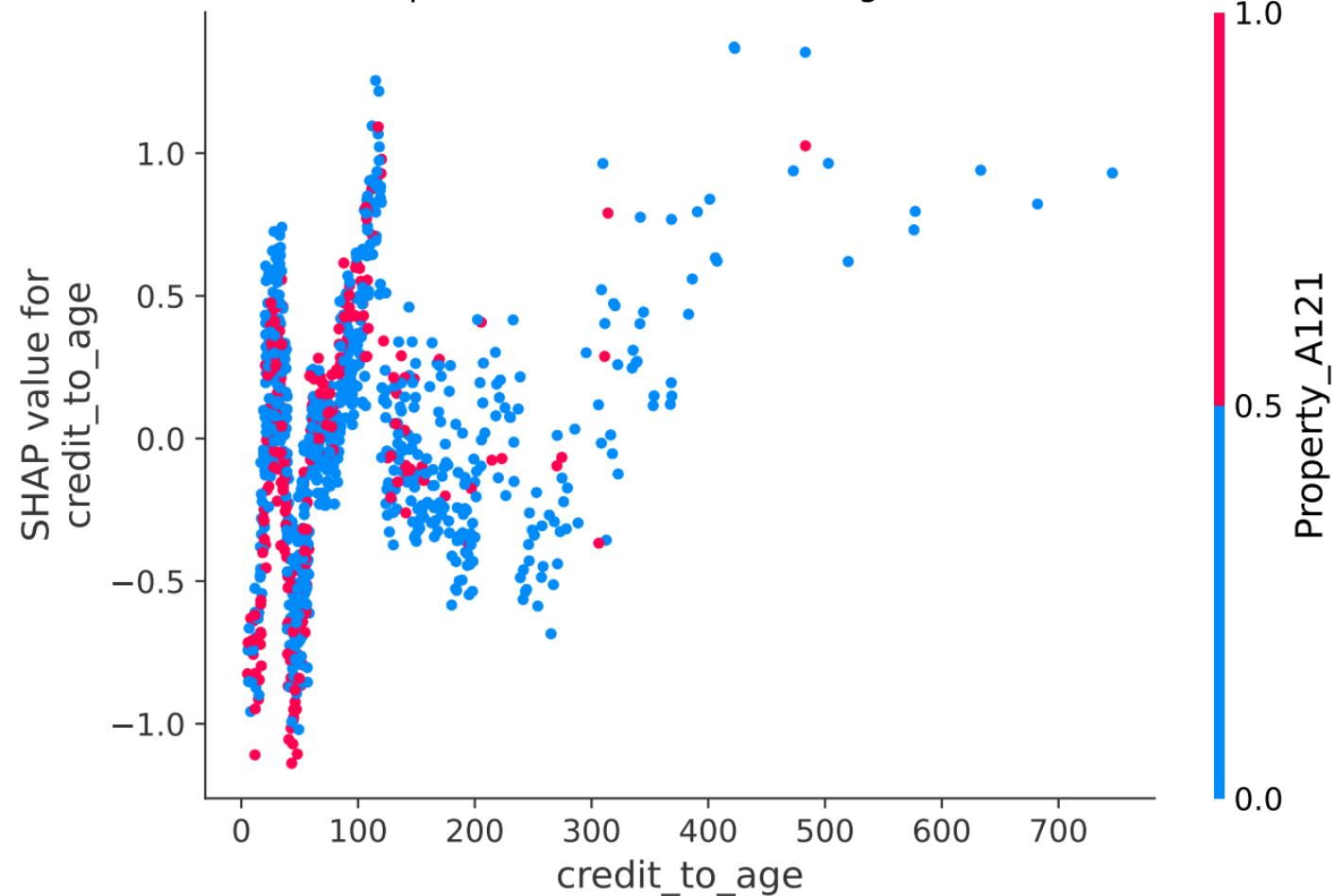
Dependence Plot: Credit per Month



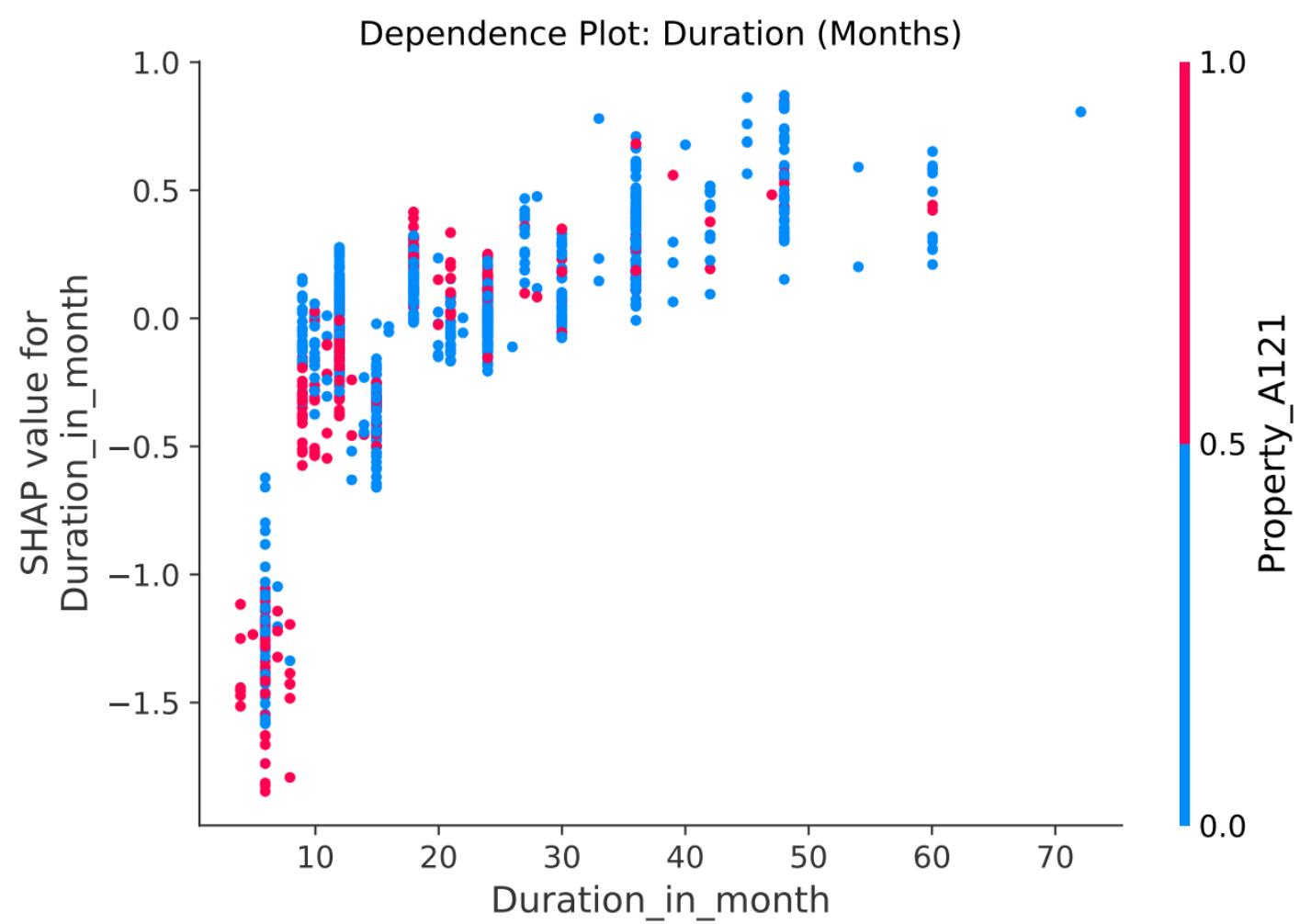
Dependence Plot: Credit Amount



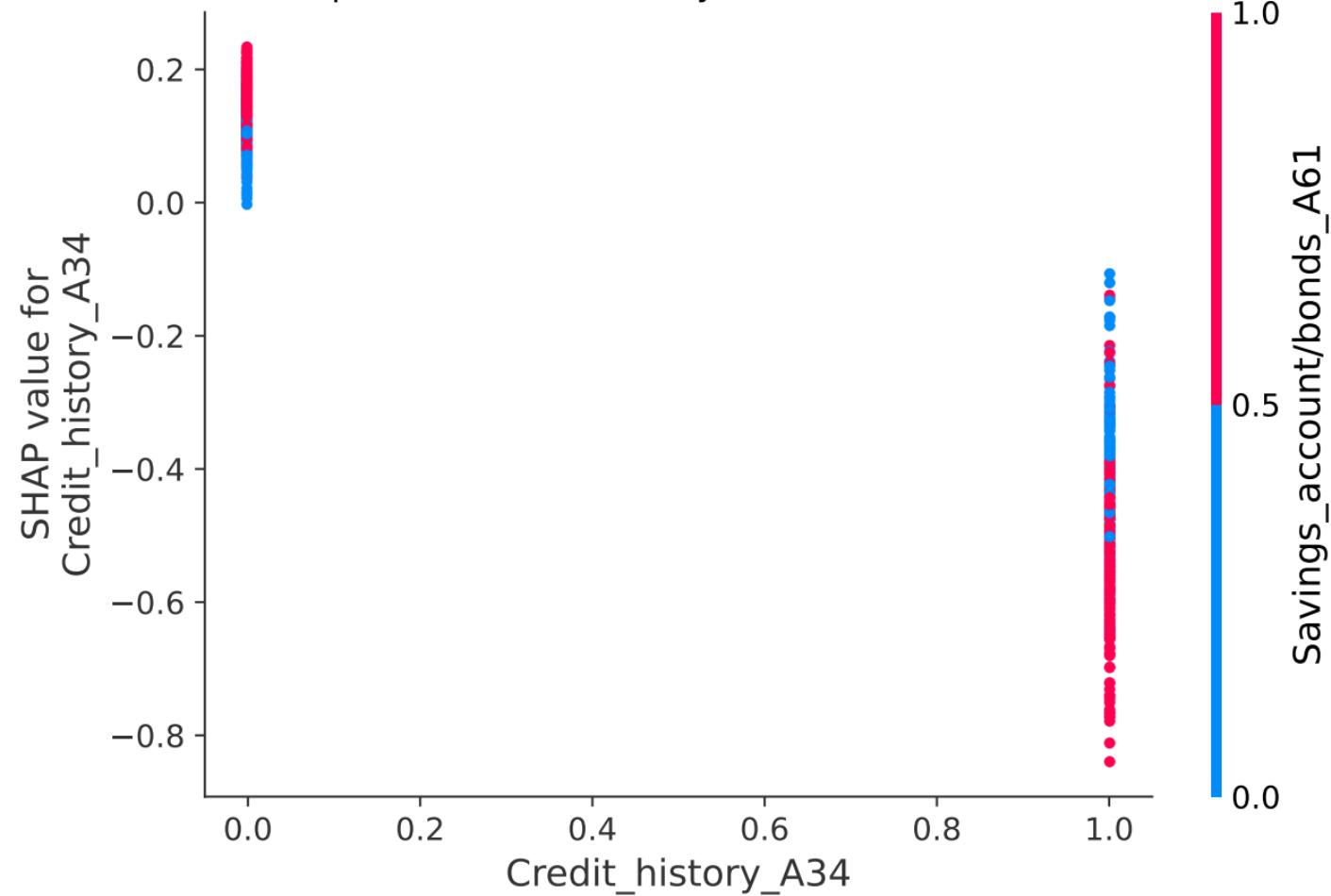
Dependence Plot: Credit-to-Age Ratio



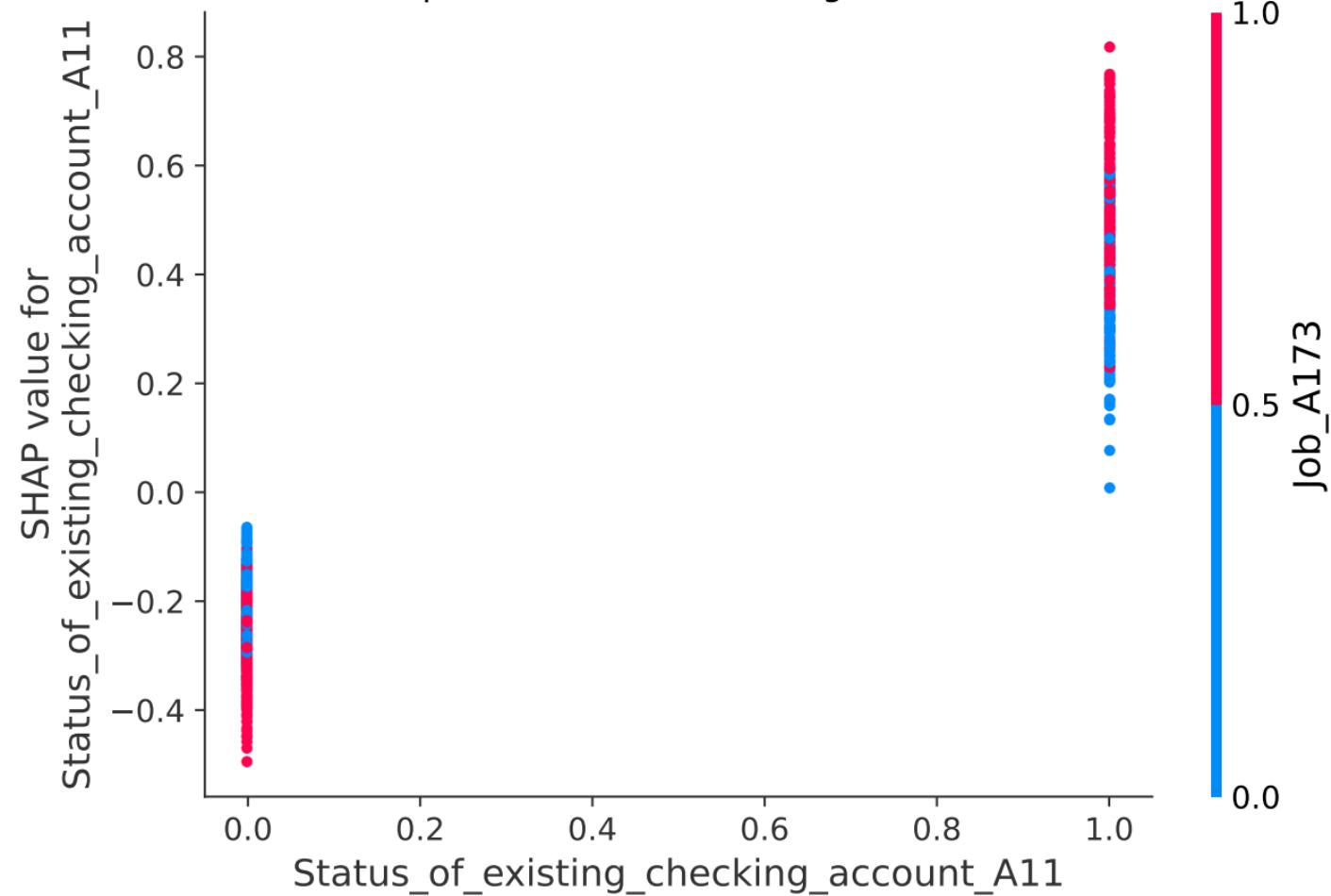
Dependence Plot: Duration (Months)



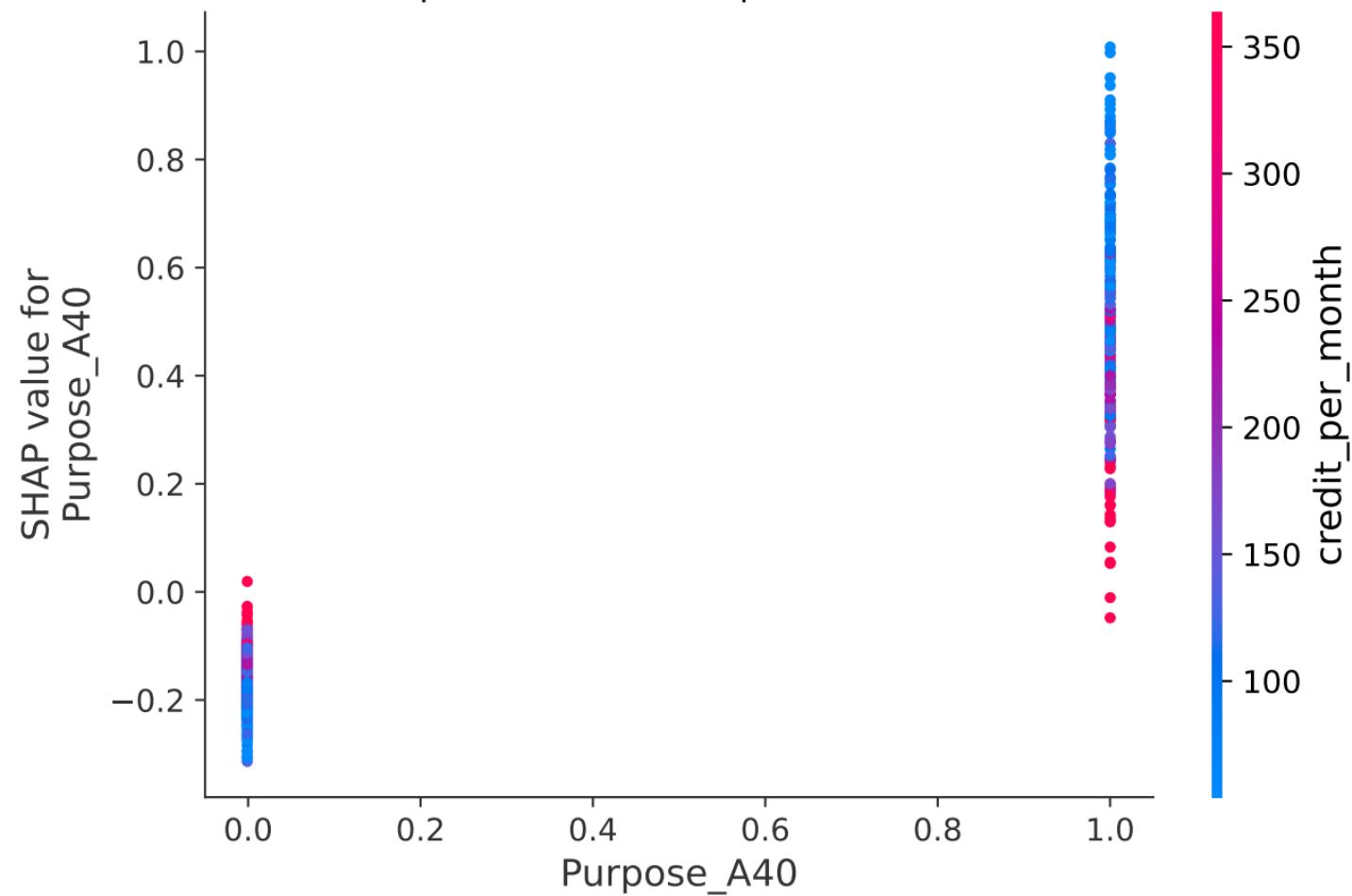
Dependence Plot: History: Critical/Other Loans



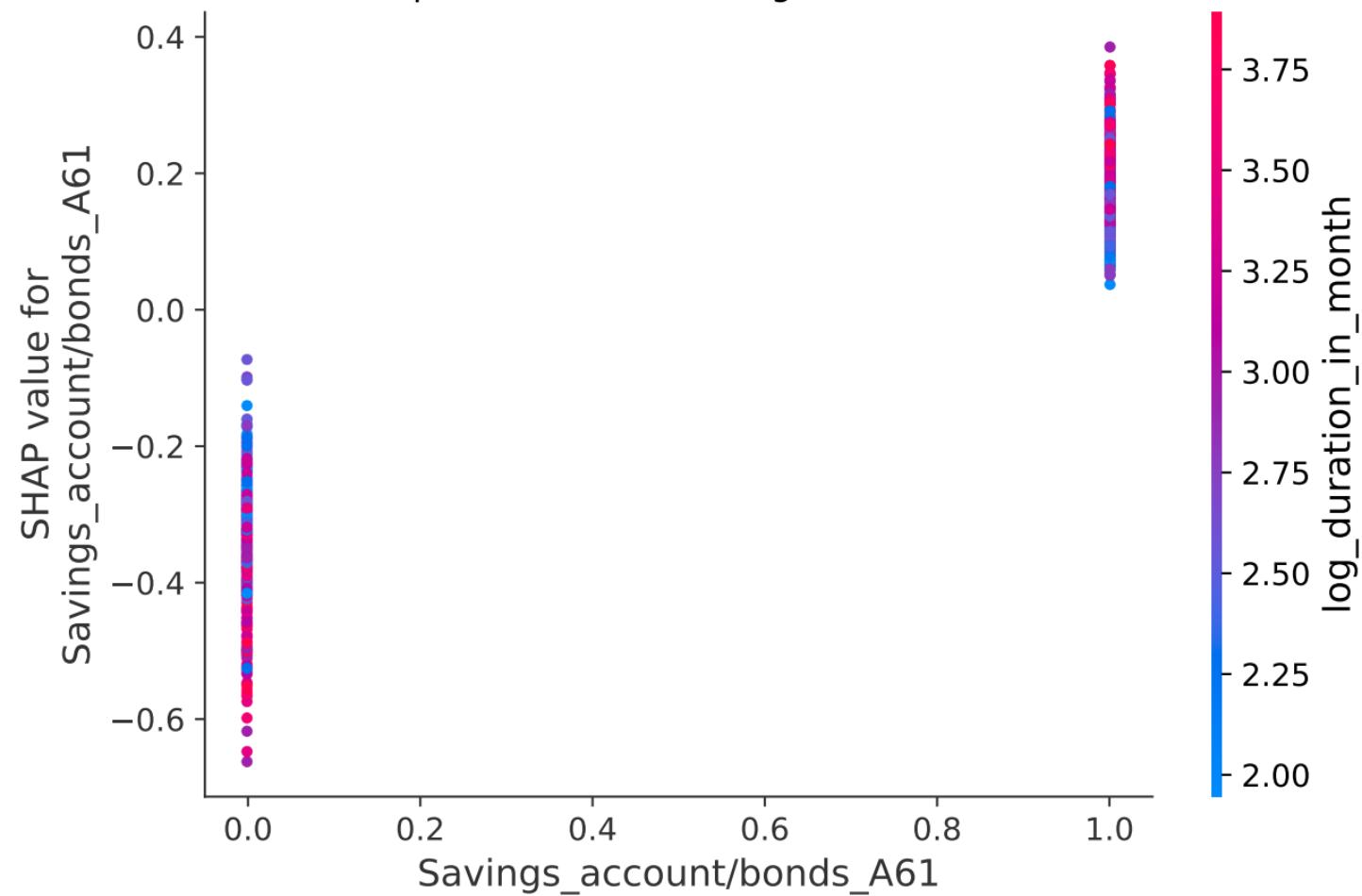
Dependence Plot: Checking: <0 DM



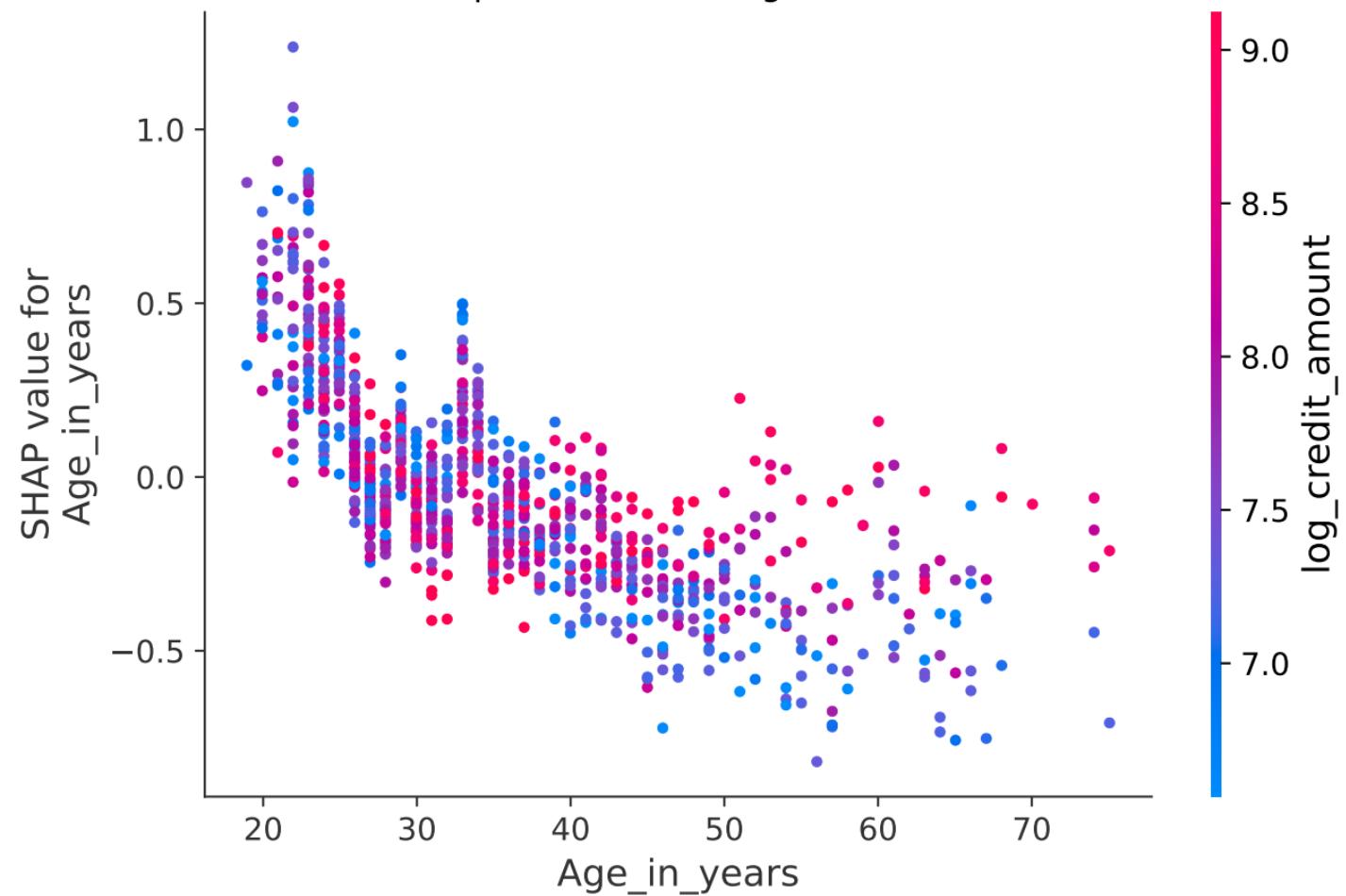
Dependence Plot: Purpose: New Car



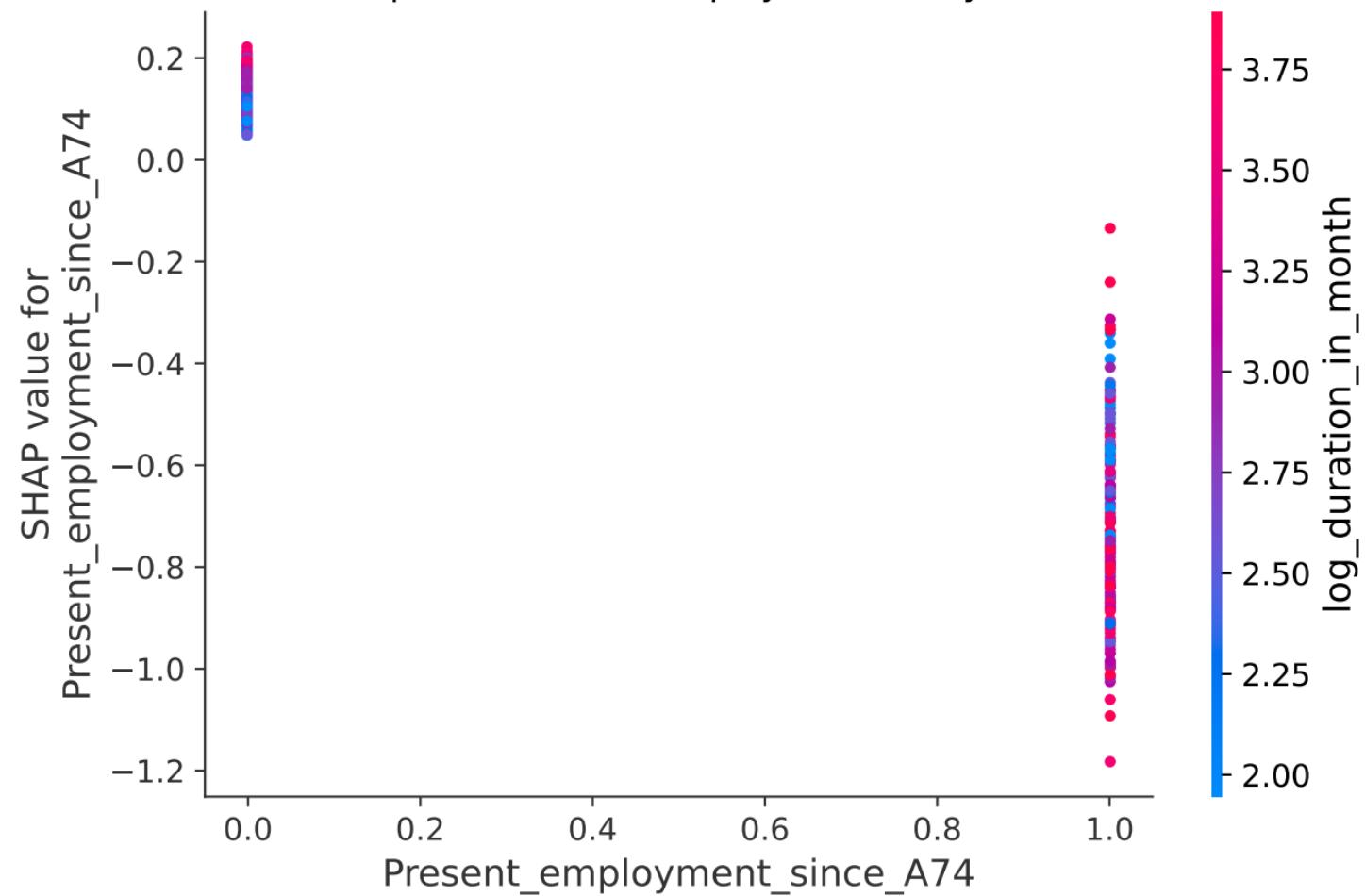
Dependence Plot: Savings: <100 DM



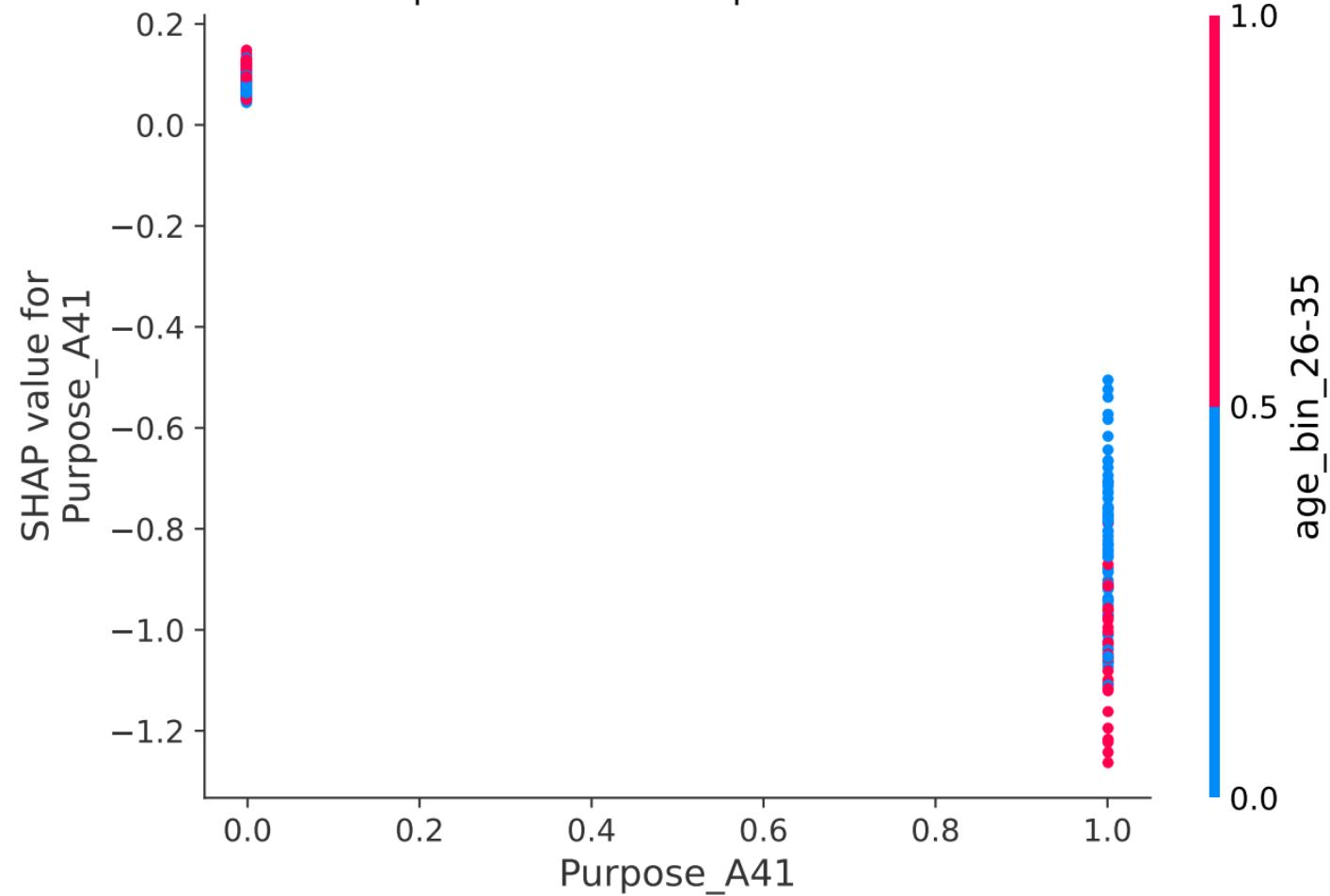
Dependence Plot: Age (Years)



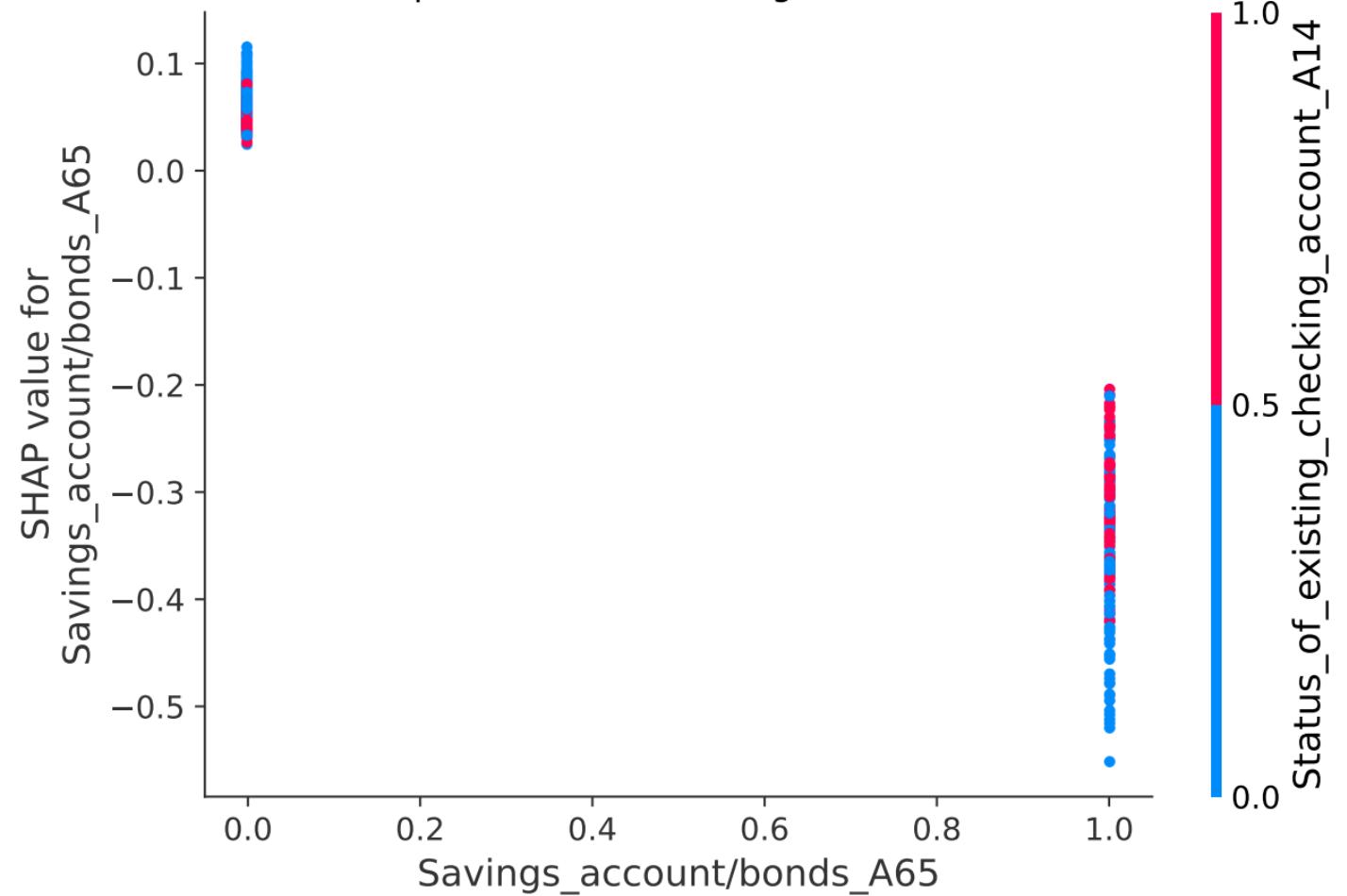
Dependence Plot: Employment: 4-7 yrs



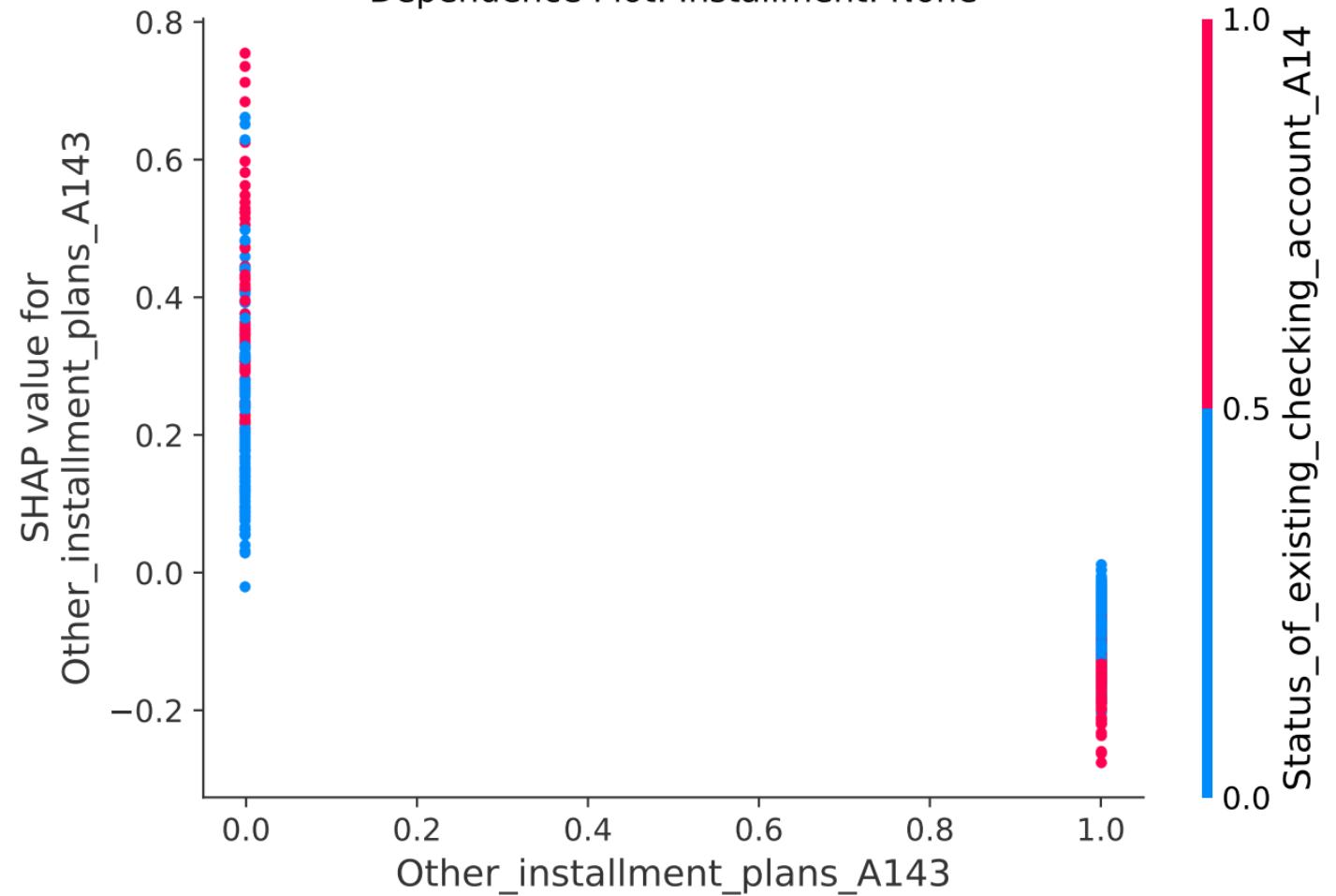
Dependence Plot: Purpose: Used Car



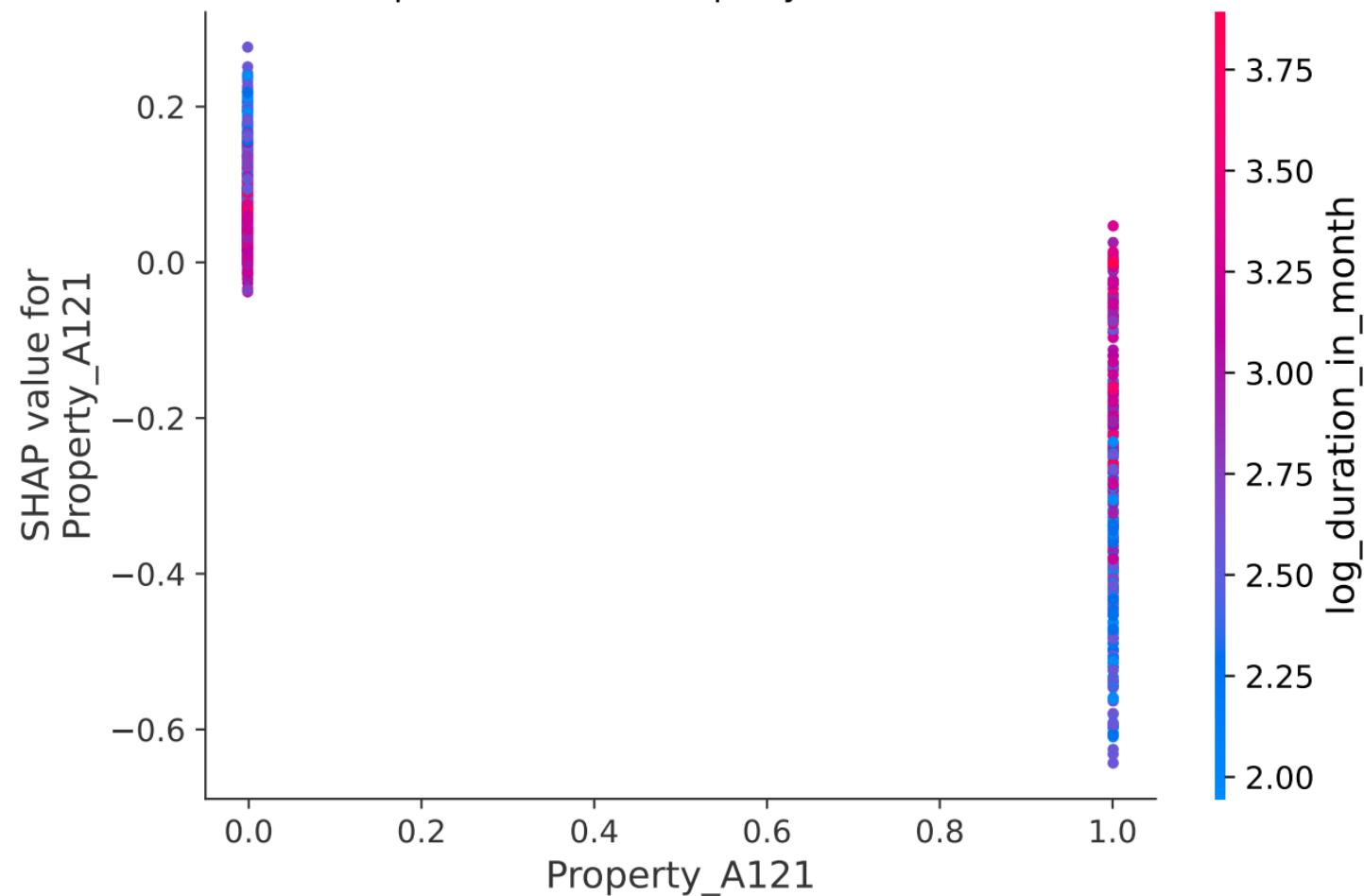
Dependence Plot: Savings: Unknown



Dependence Plot: Installment: None



Dependence Plot: Property: Real Estate



Top 15 Features by Permutation Importance

