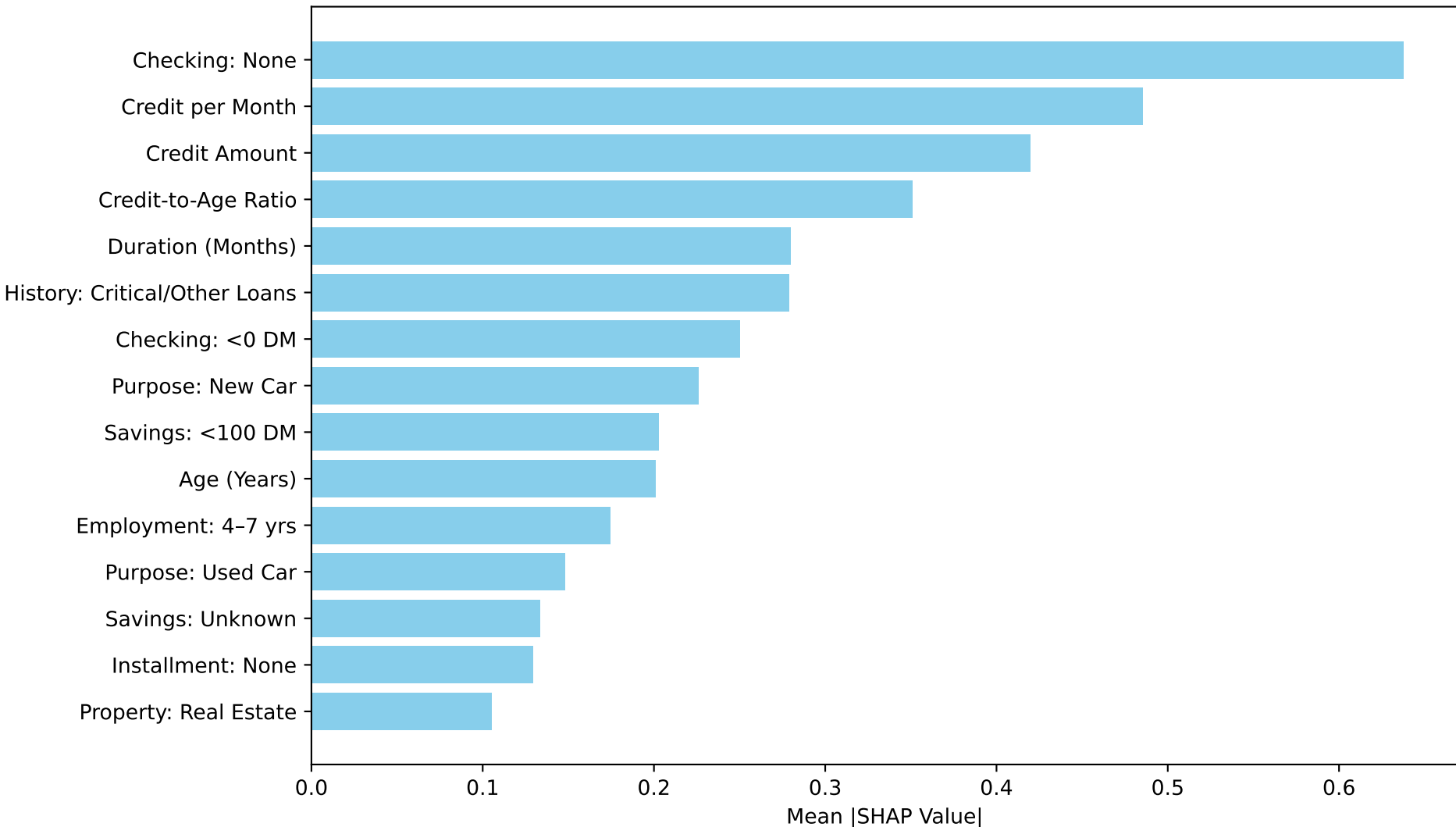
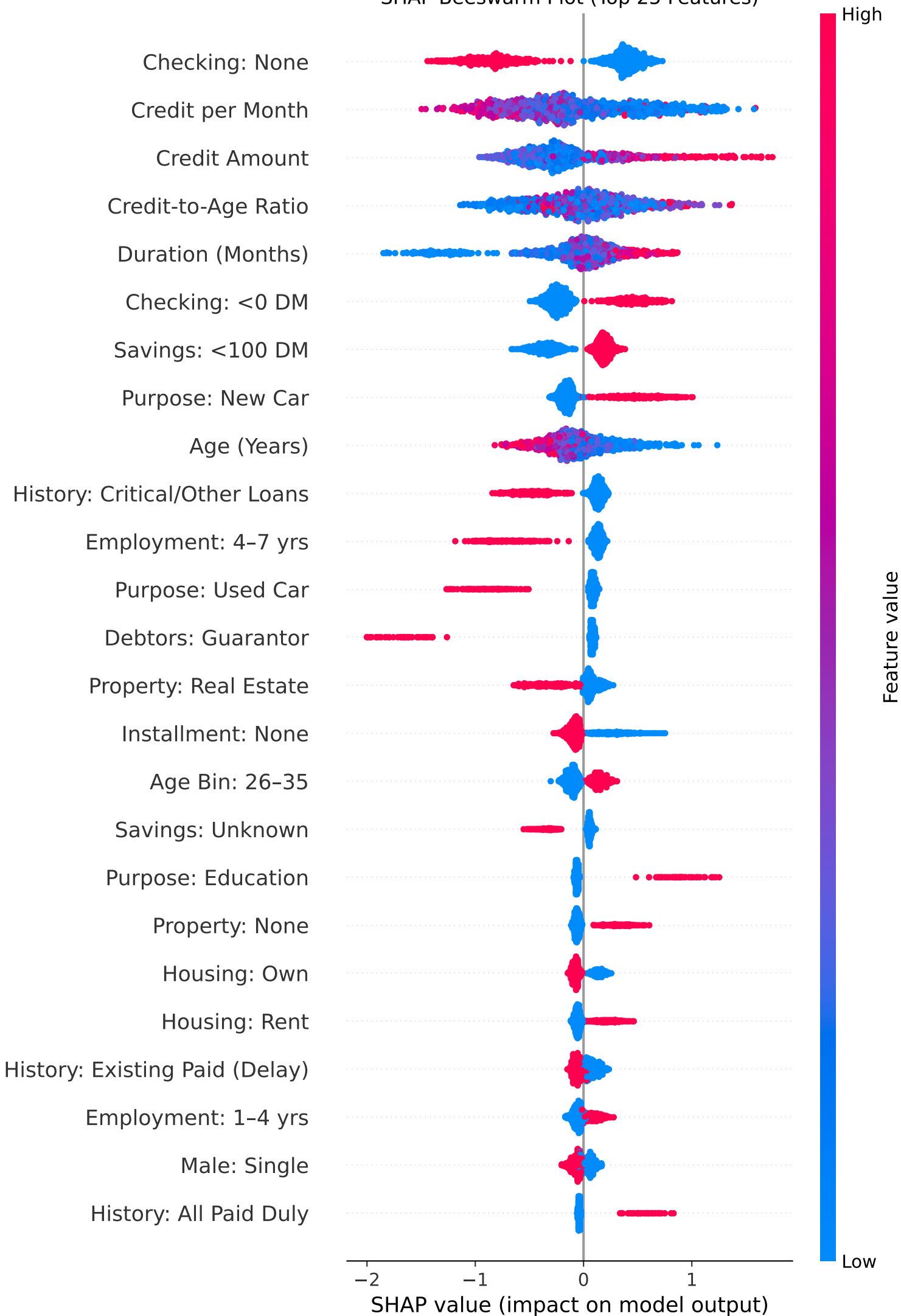


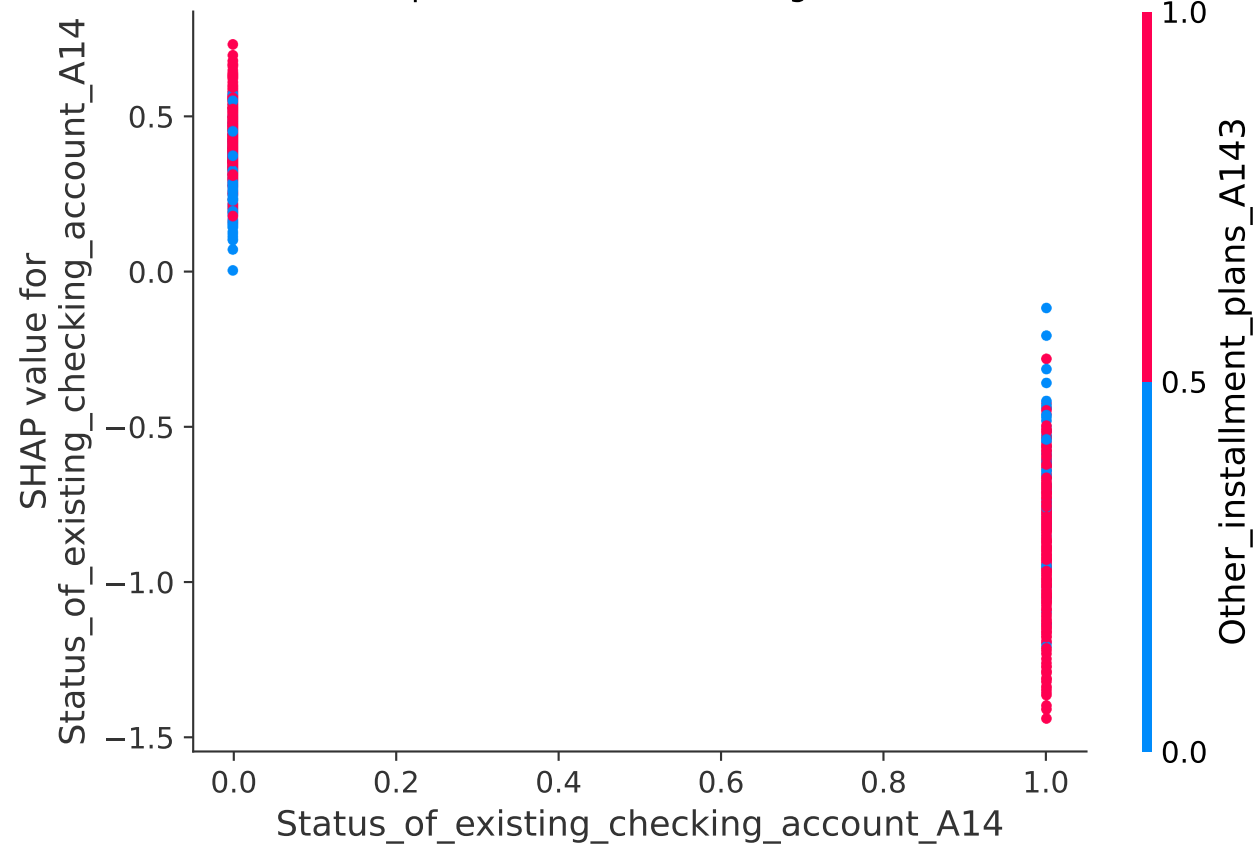
Top 15 Features by SHAP Importance (5-fold avg)



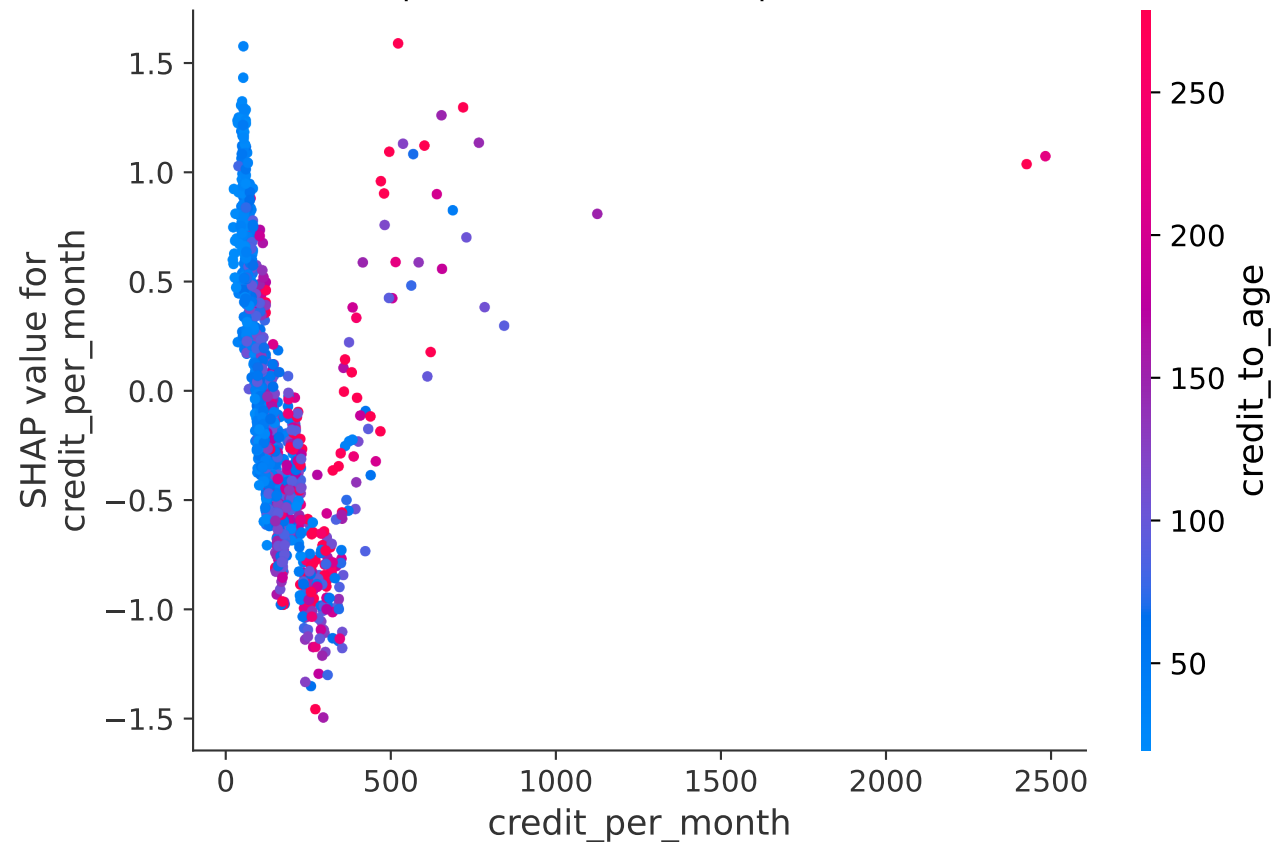
SHAP Beeswarm Plot (Top 25 Features)



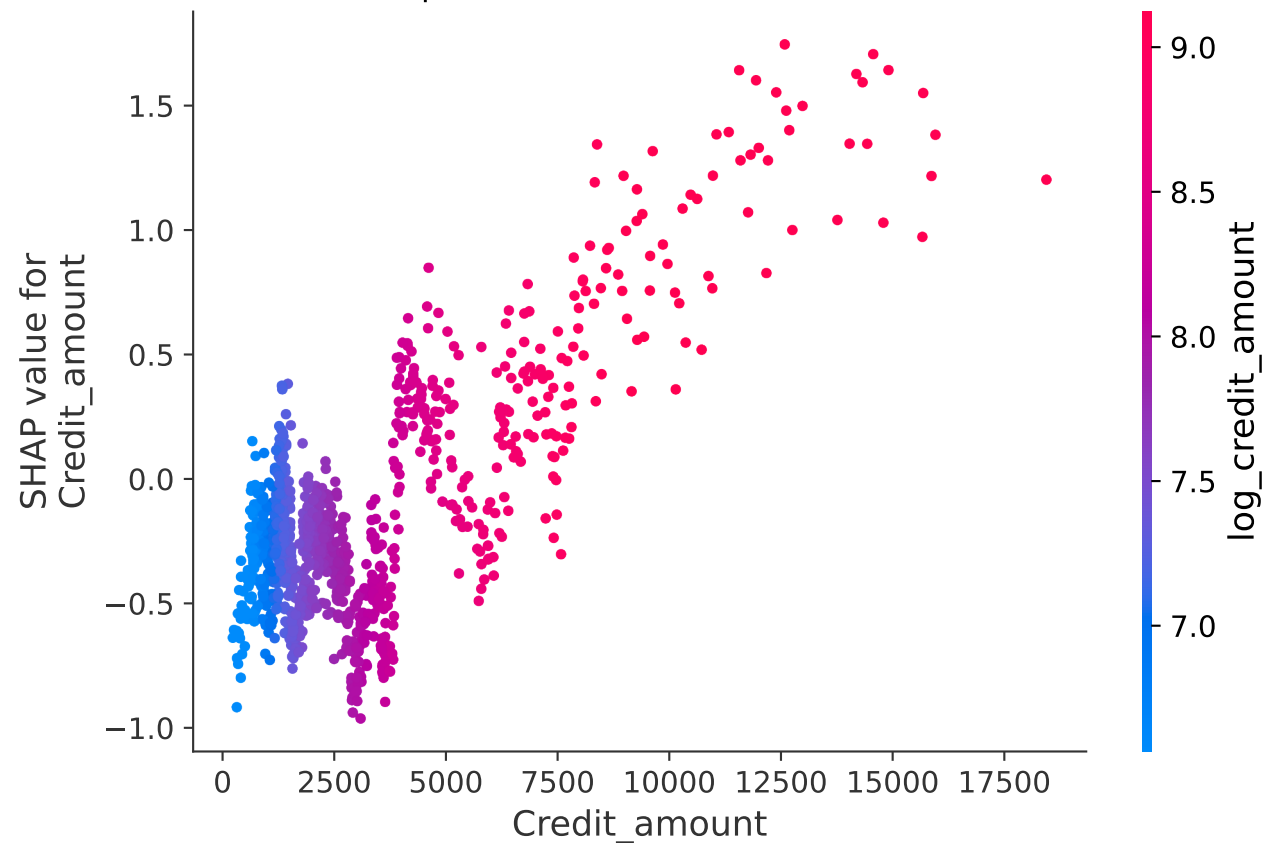
Dependence Plot: Checking: None



Dependence Plot: Credit per Month

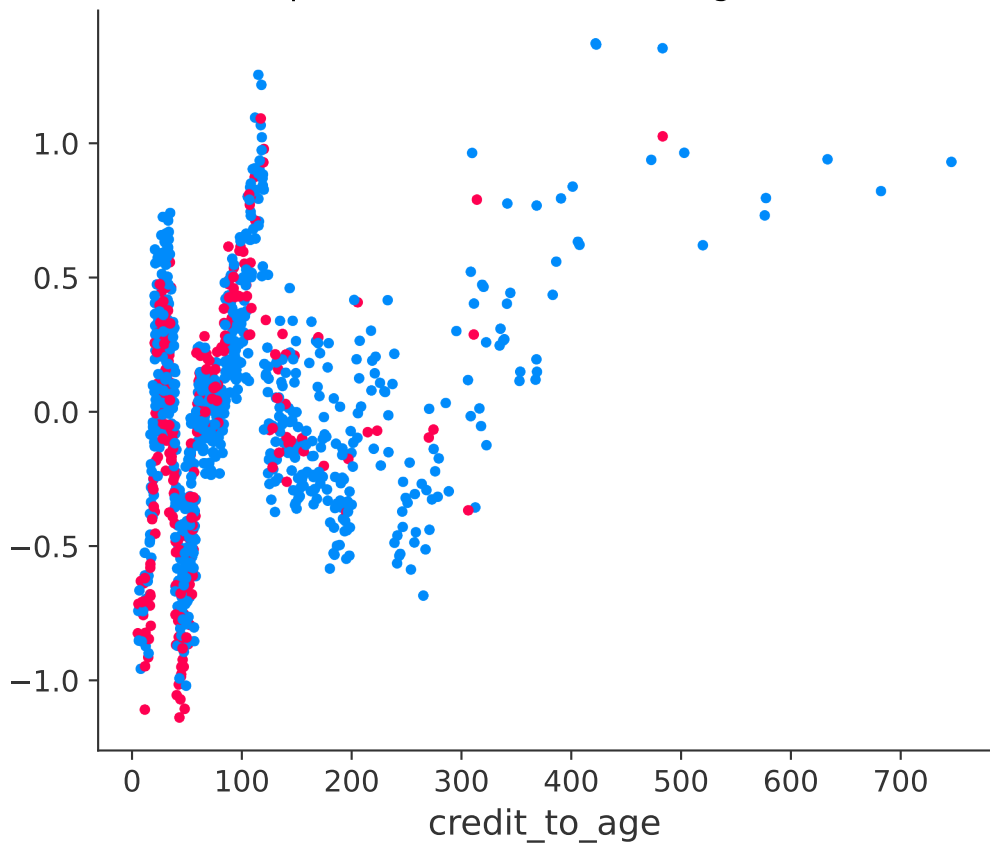


Dependence Plot: Credit Amount



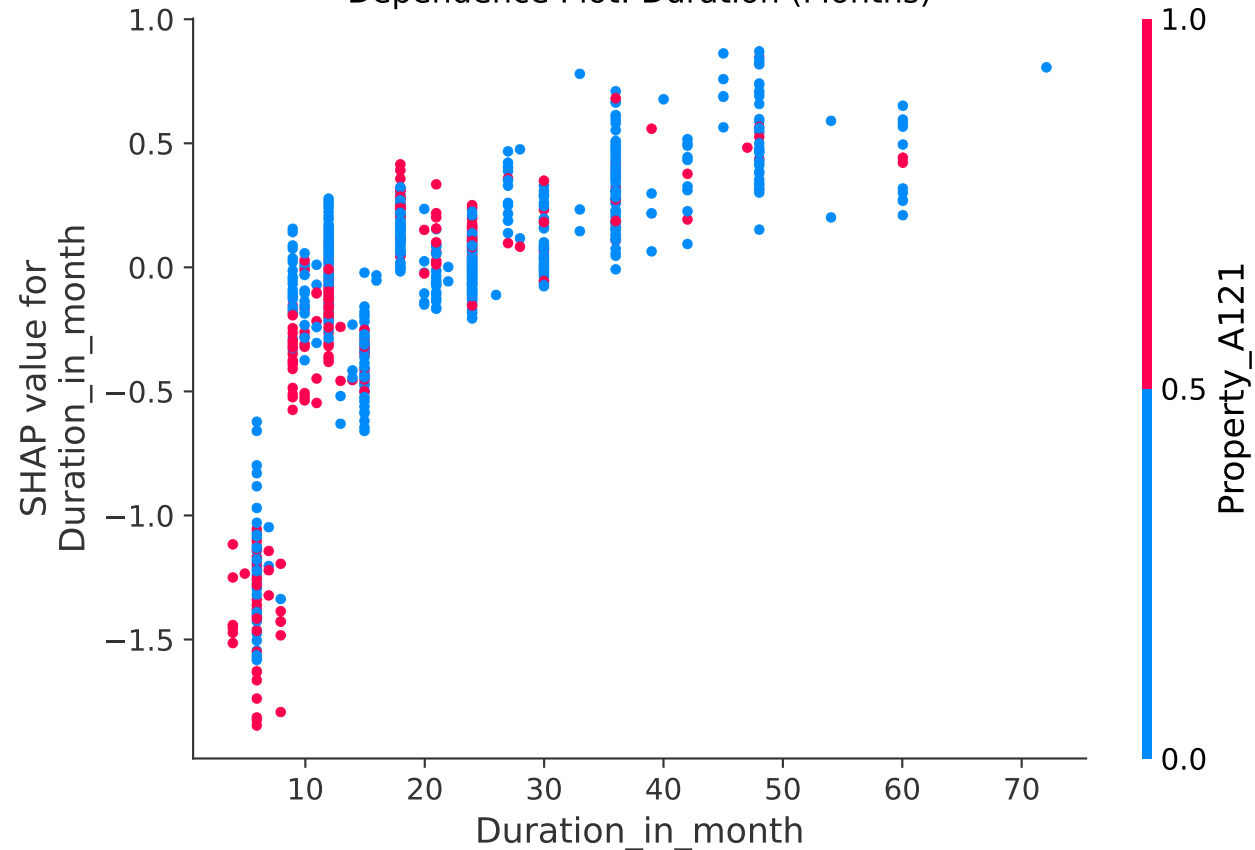
Dependence Plot: Credit-to-Age Ratio

SHAP value for  
credit\_to\_age

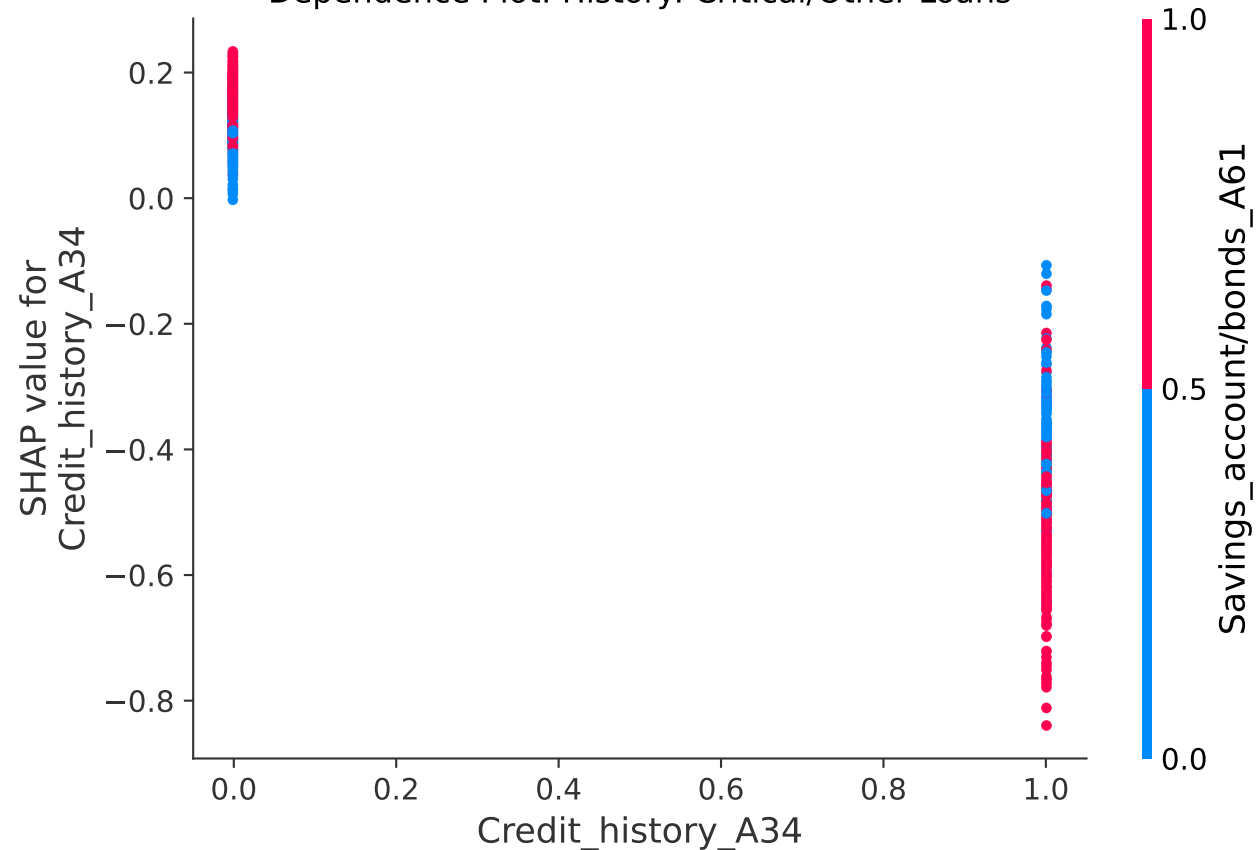


Property\_A121

Dependence Plot: Duration (Months)

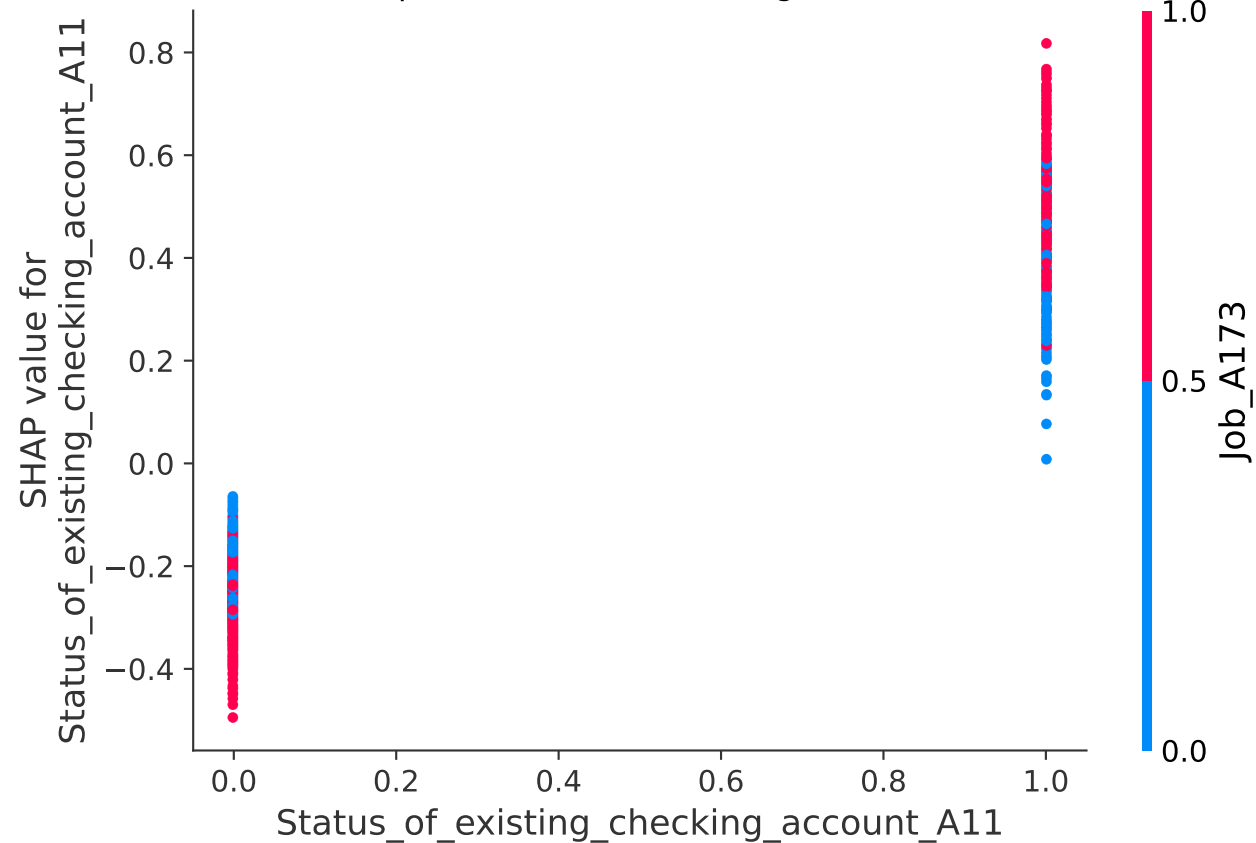


Dependence Plot: History: Critical/Other Loans

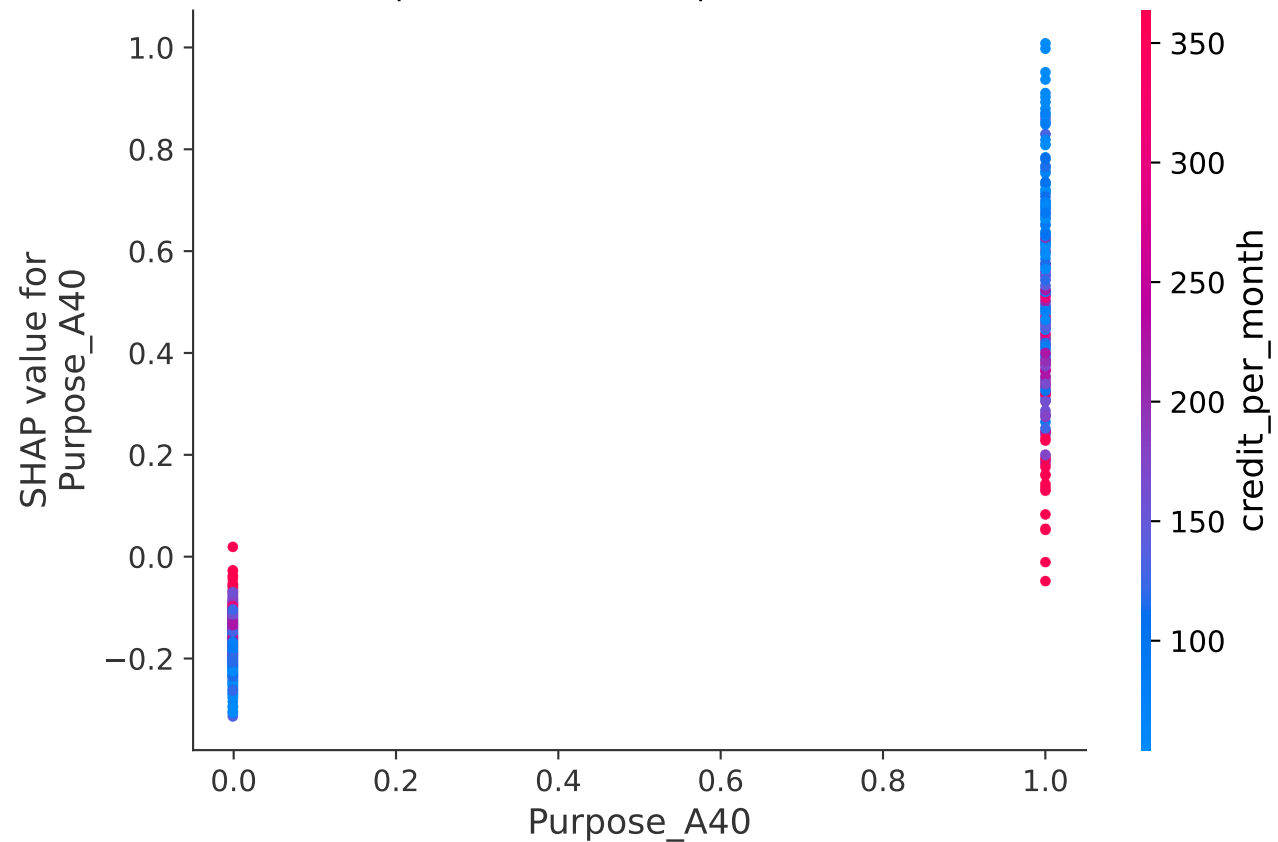




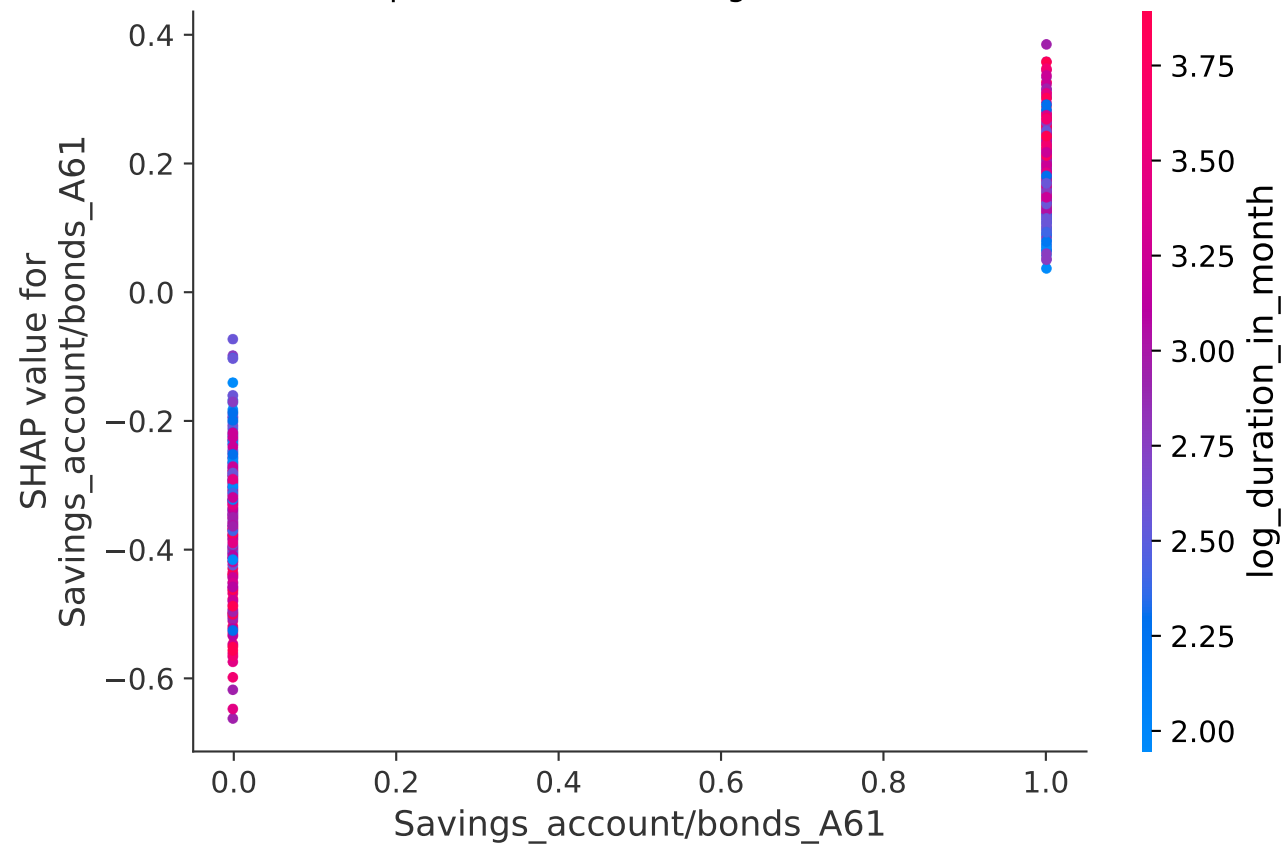
Dependence Plot: Checking: <0 DM



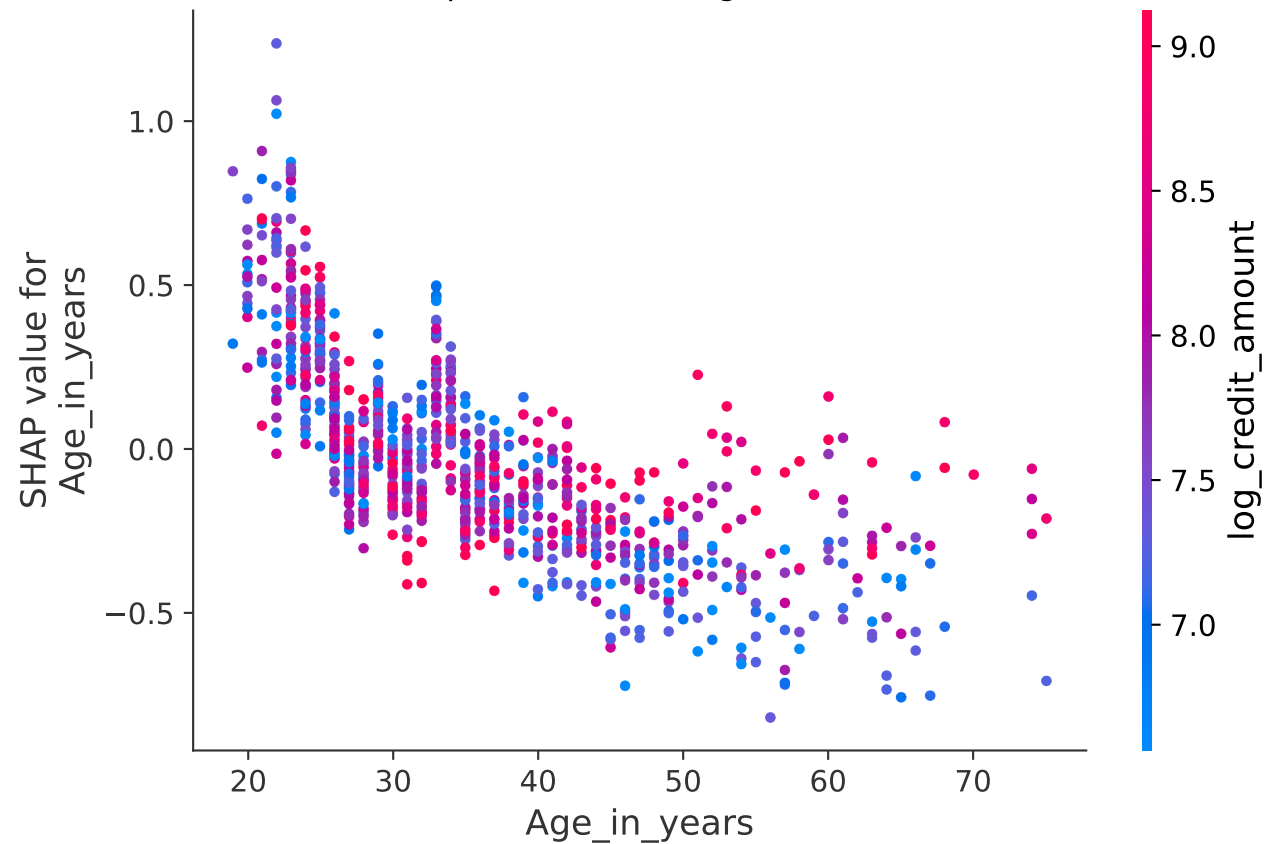
Dependence Plot: Purpose: New Car



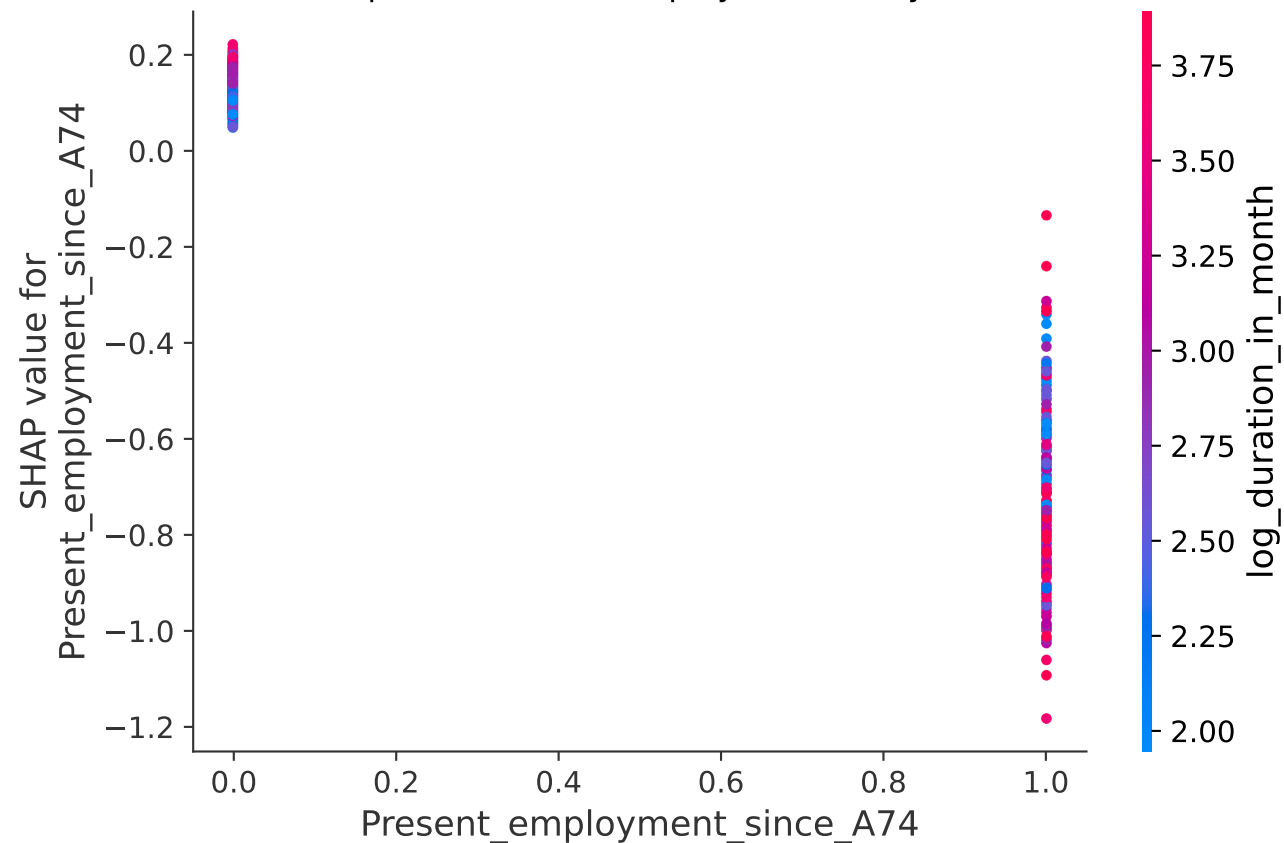
Dependence Plot: Savings: <100 DM



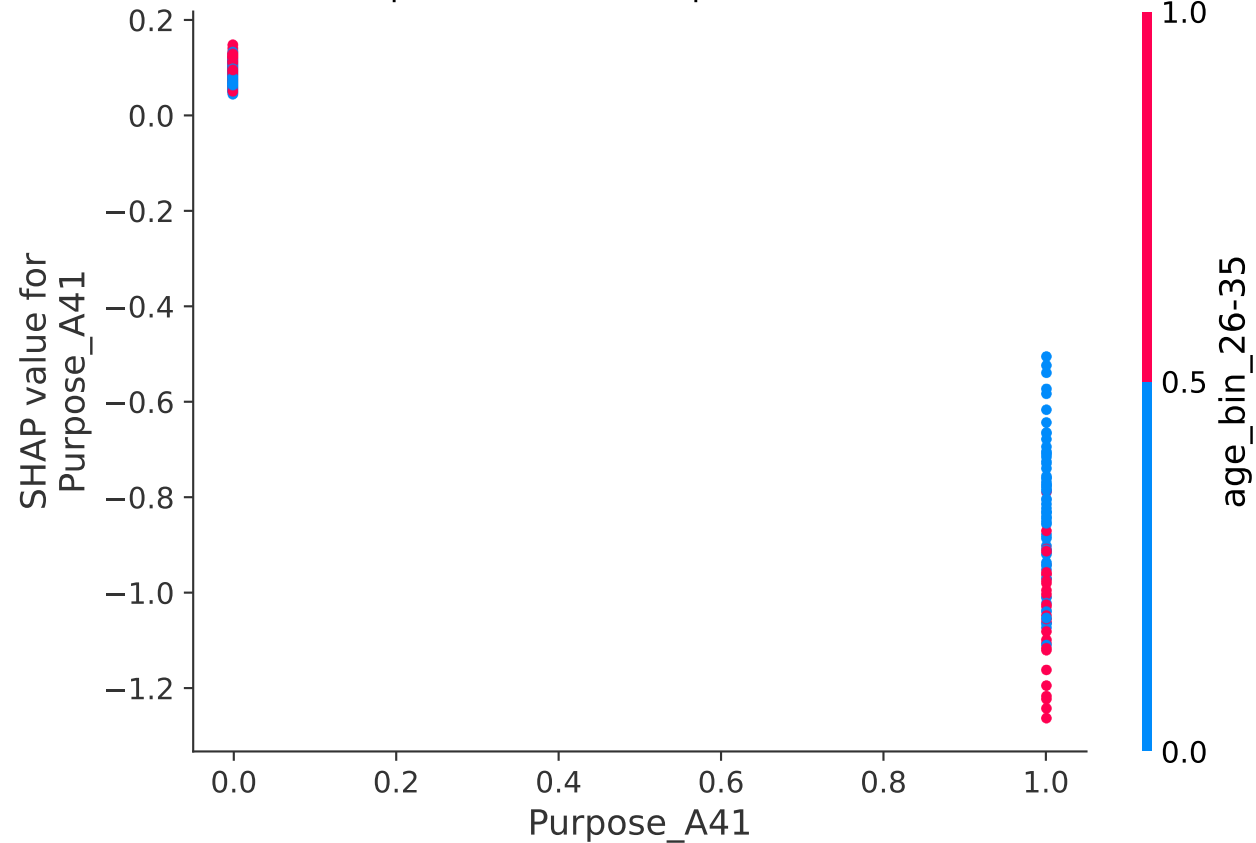
Dependence Plot: Age (Years)



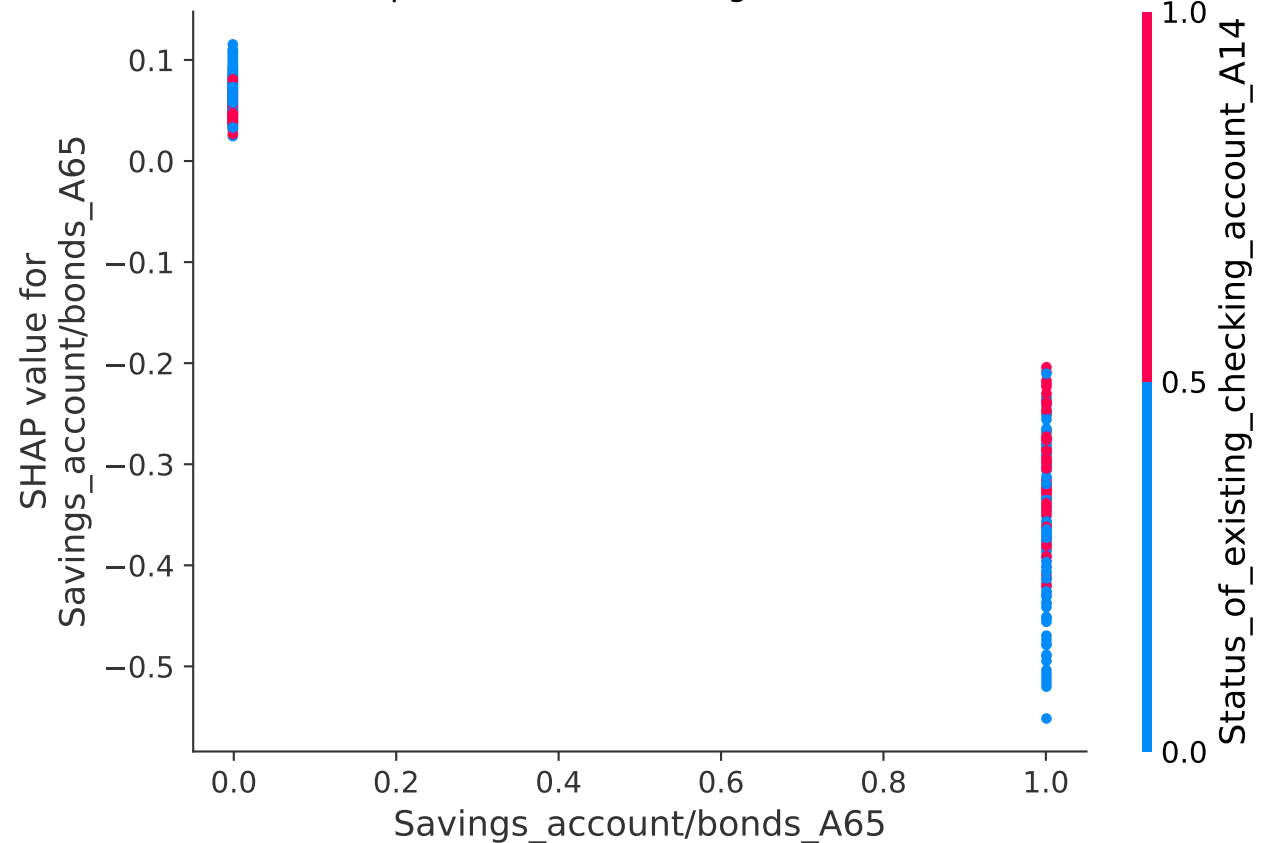
Dependence Plot: Employment: 4-7 yrs



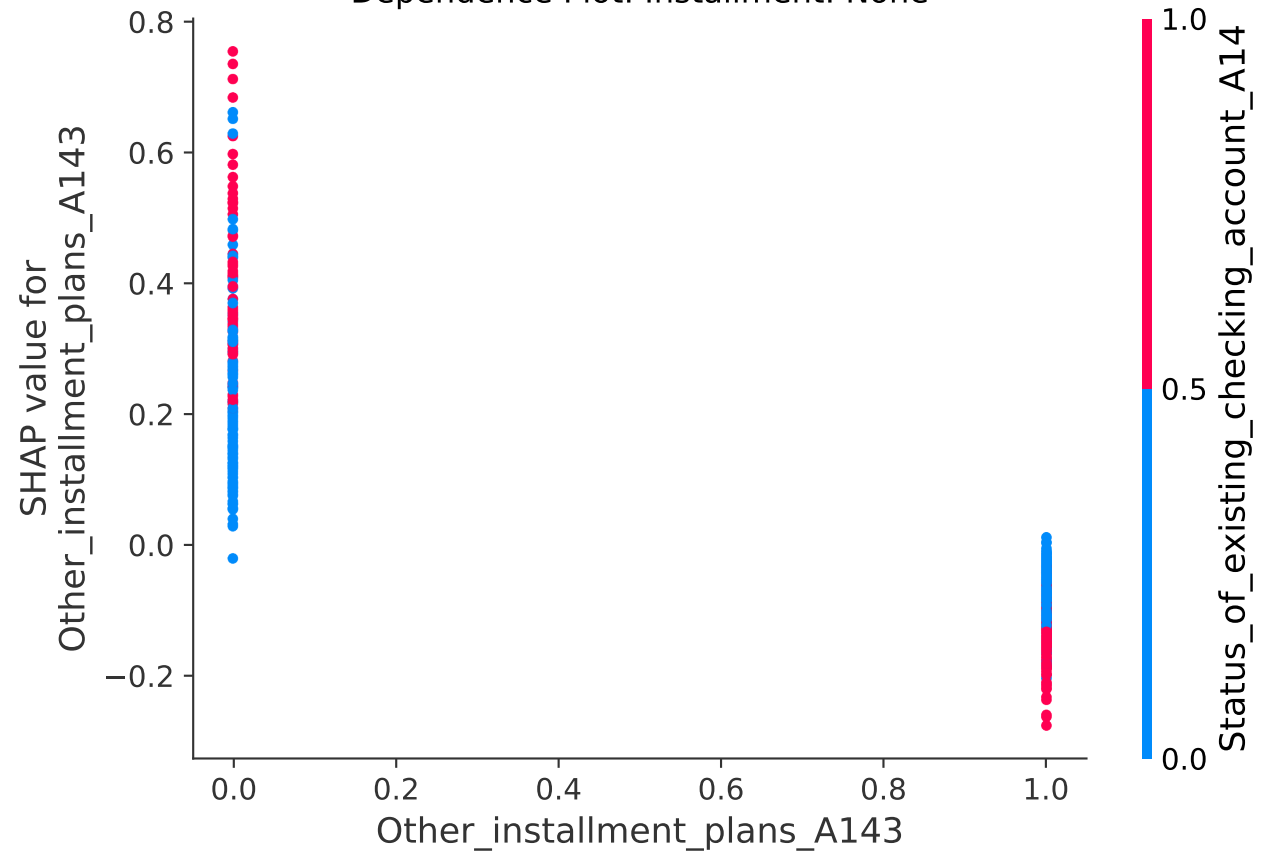
Dependence Plot: Purpose: Used Car



Dependence Plot: Savings: Unknown

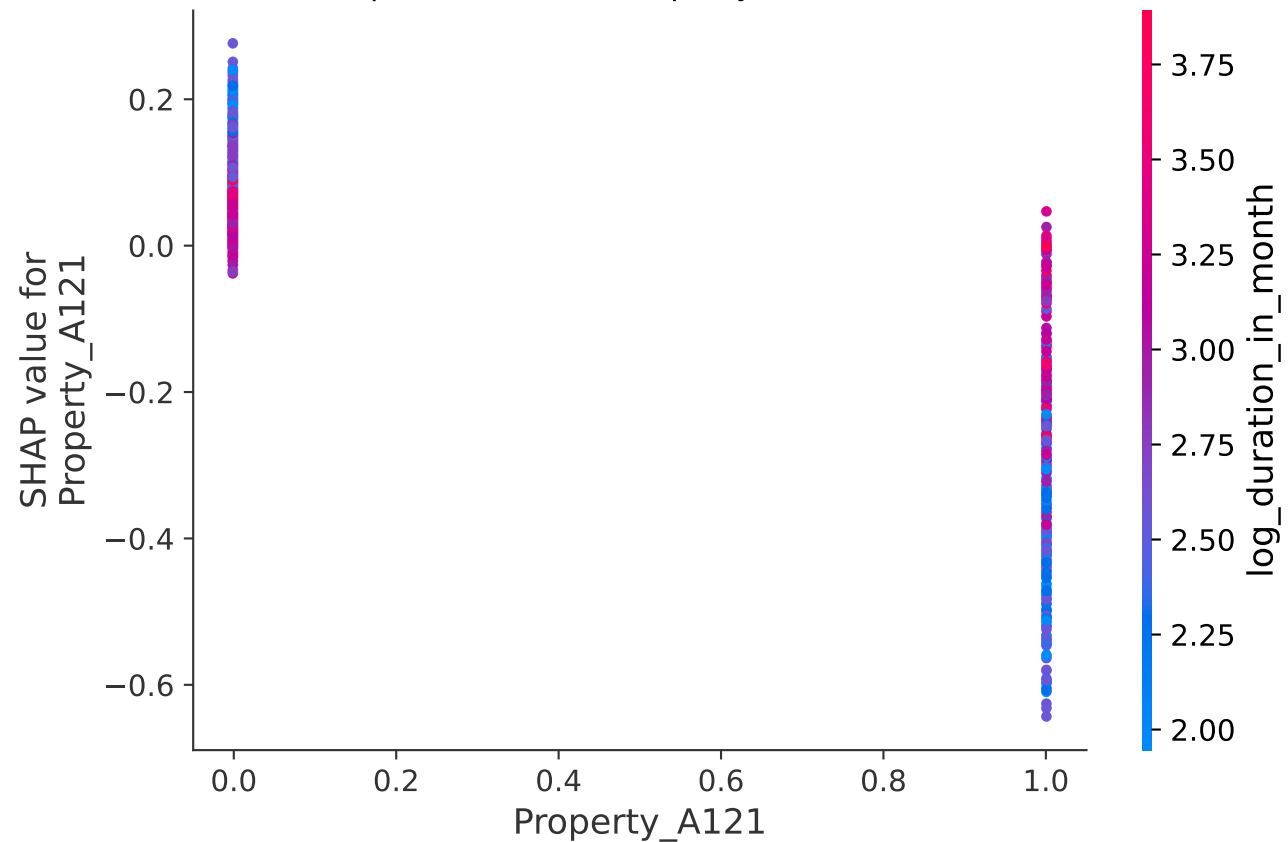


Dependence Plot: Installment: None





Dependence Plot: Property: Real Estate



Top 15 Features by Permutation Importance

