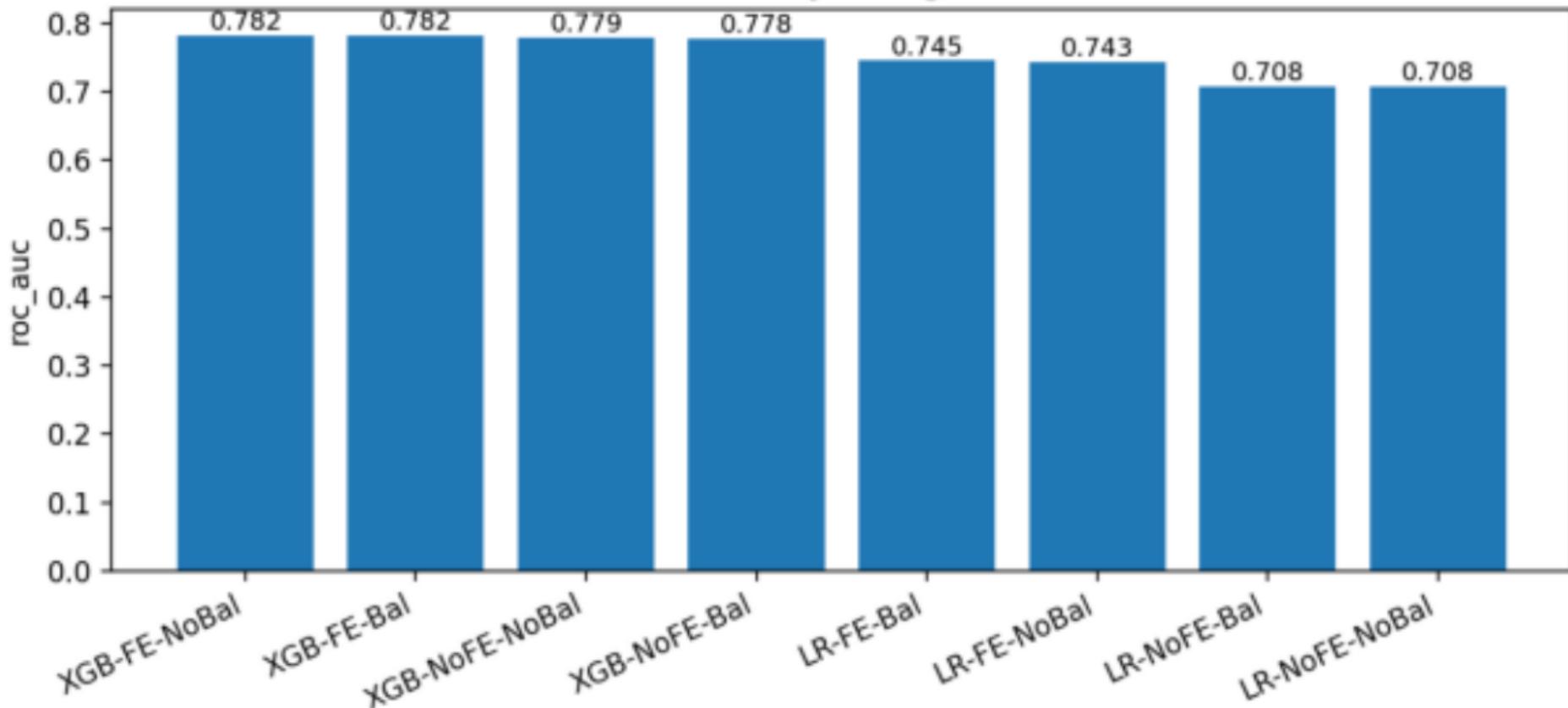
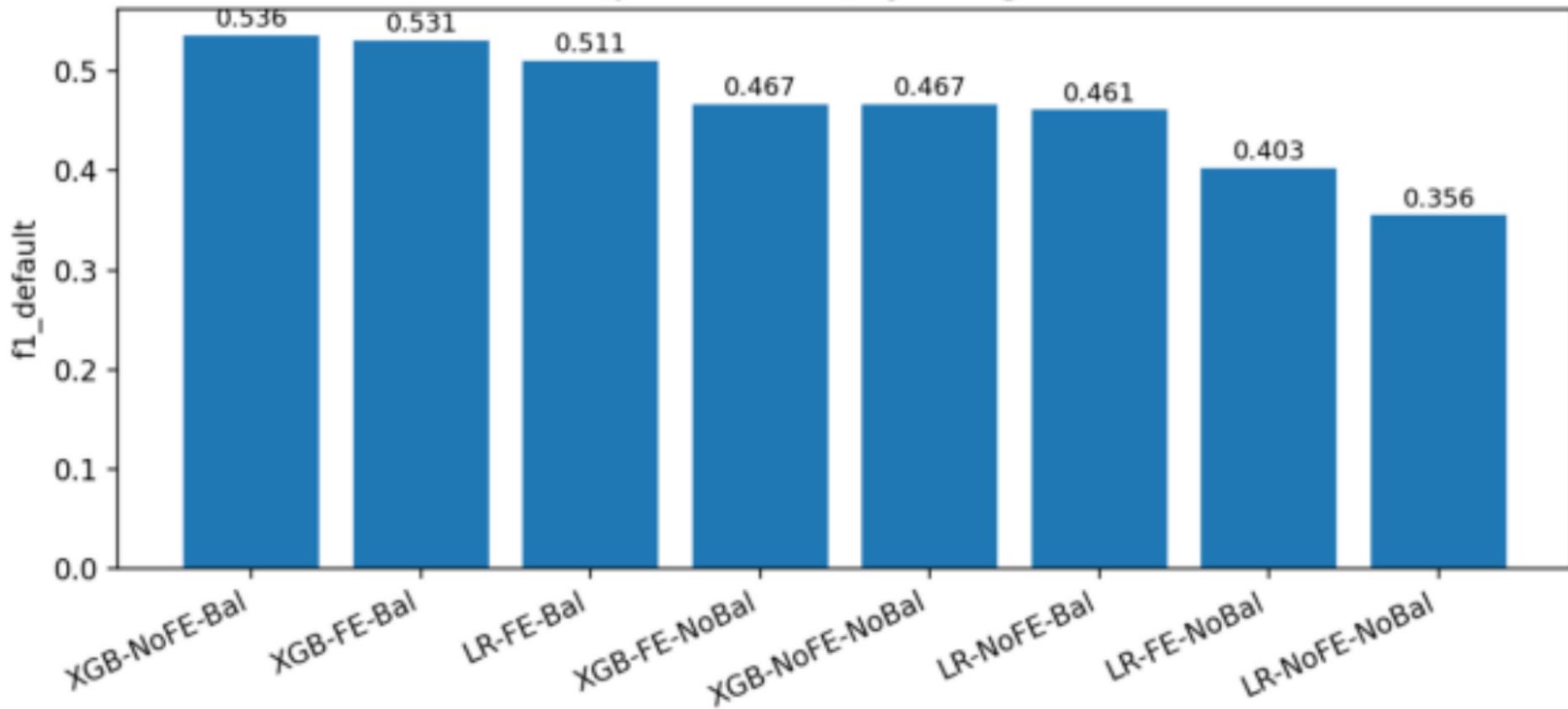


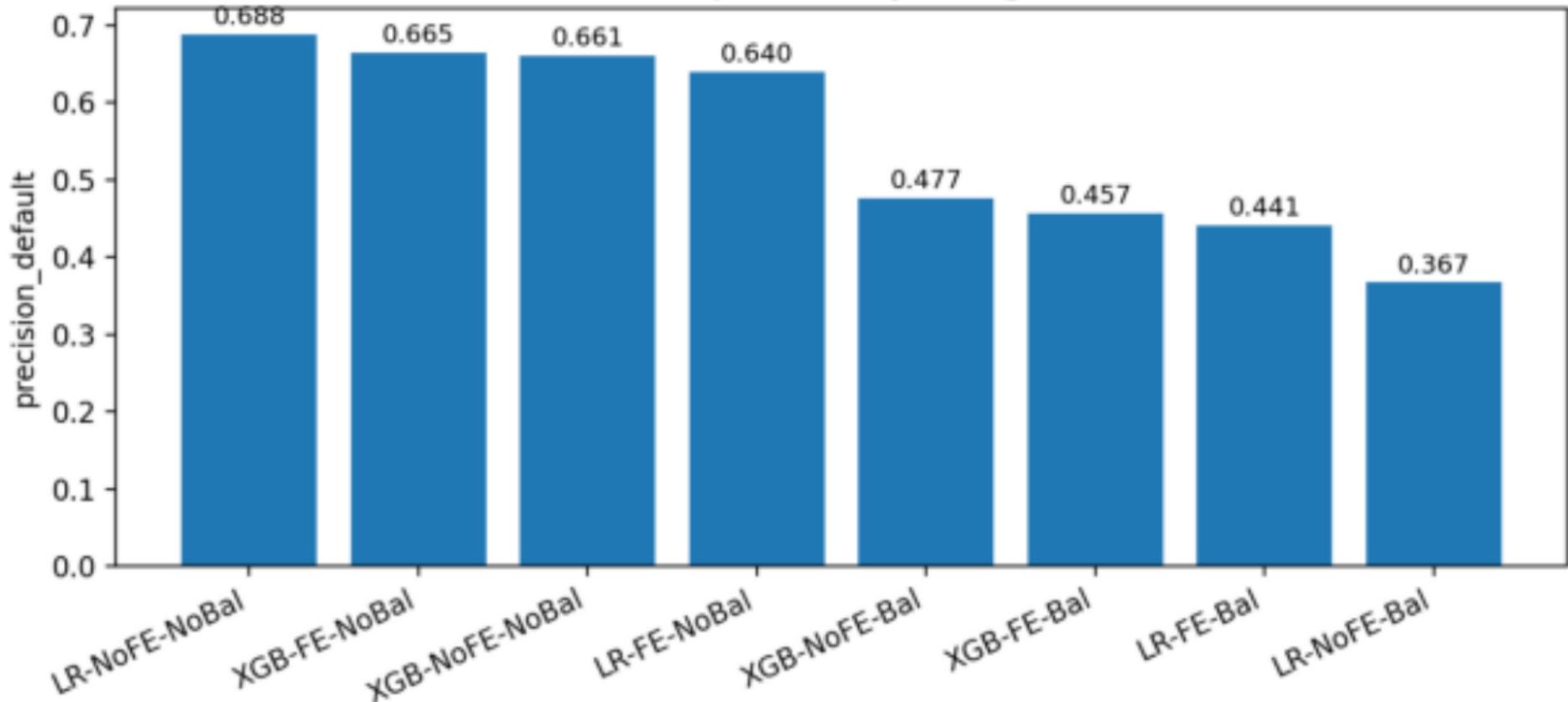
ROC-AUC by configuration



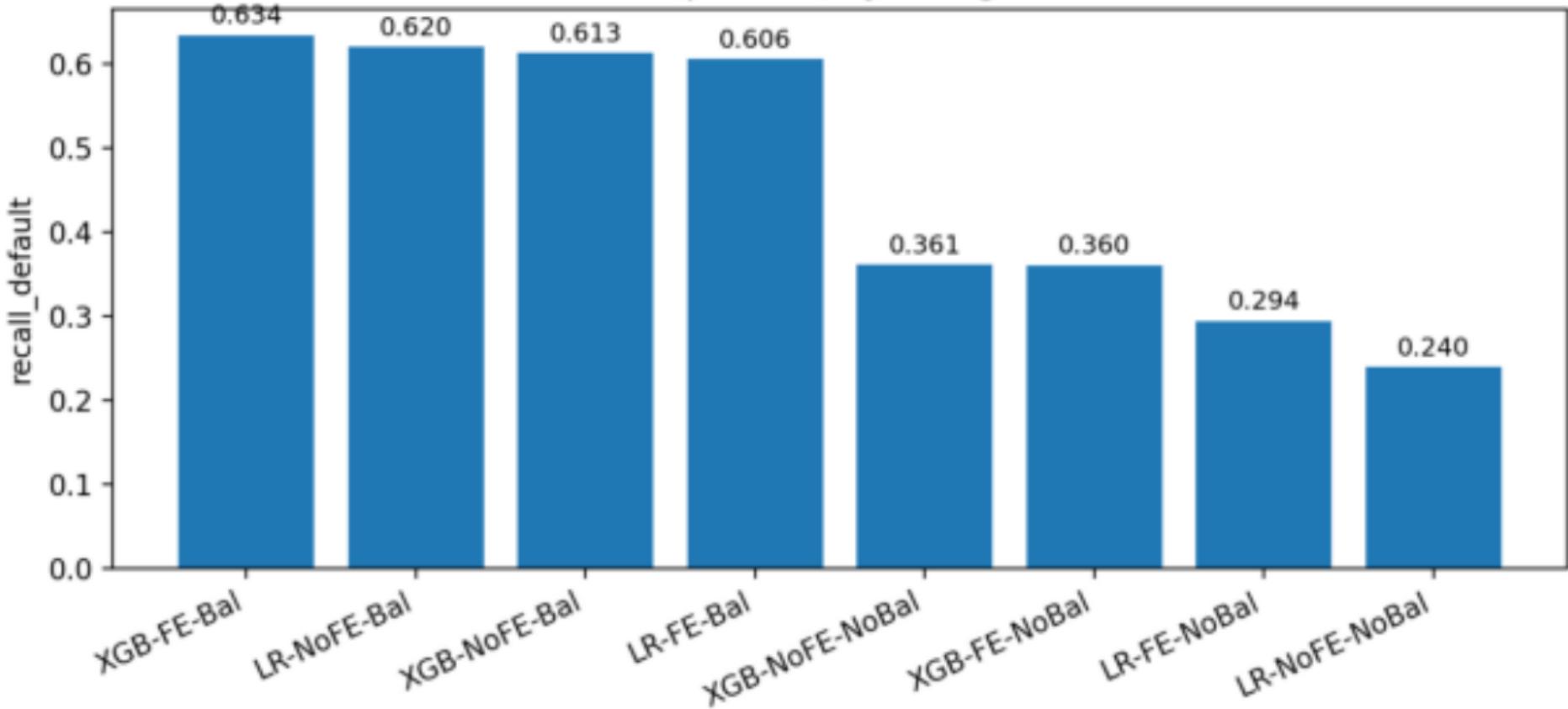
F1 (positive class) by configuration



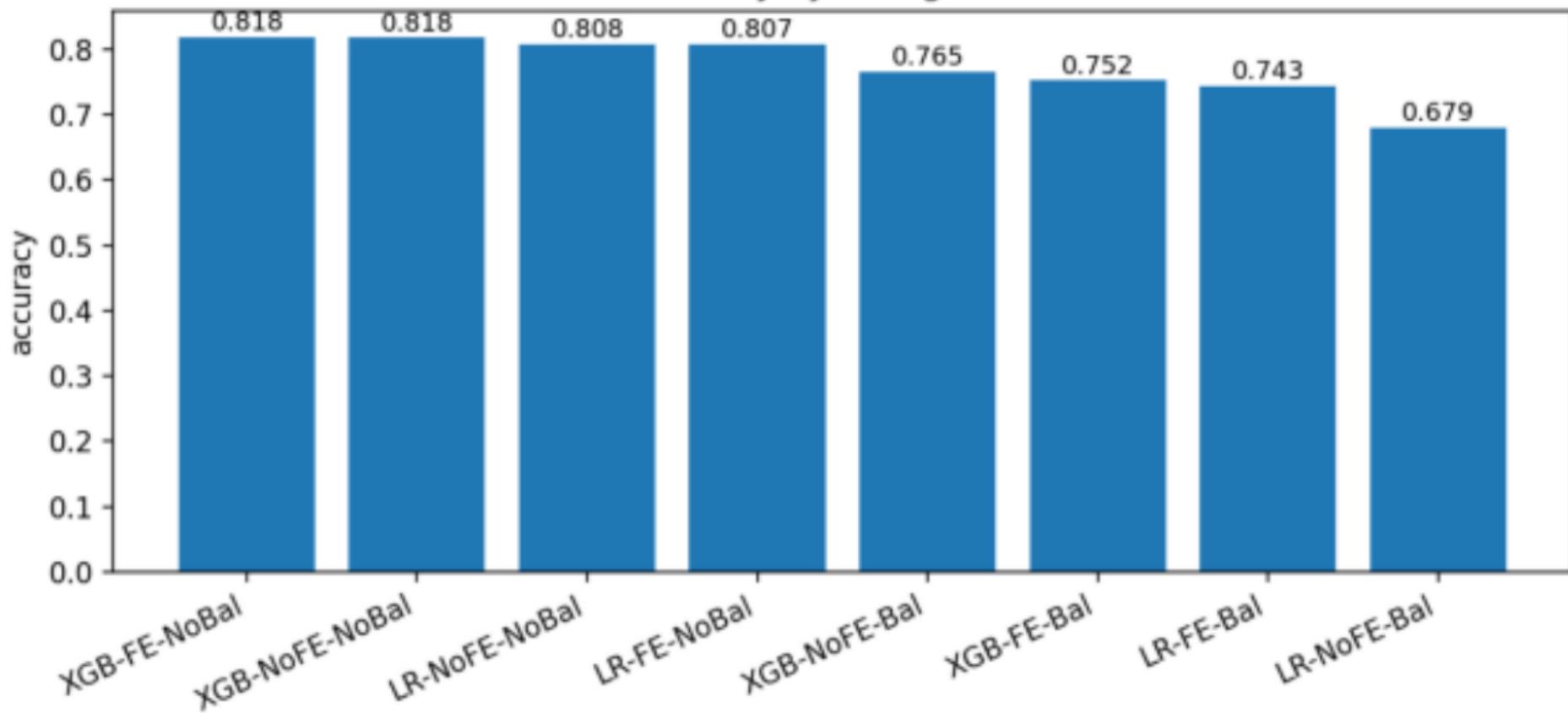
Precision (positive) by configuration



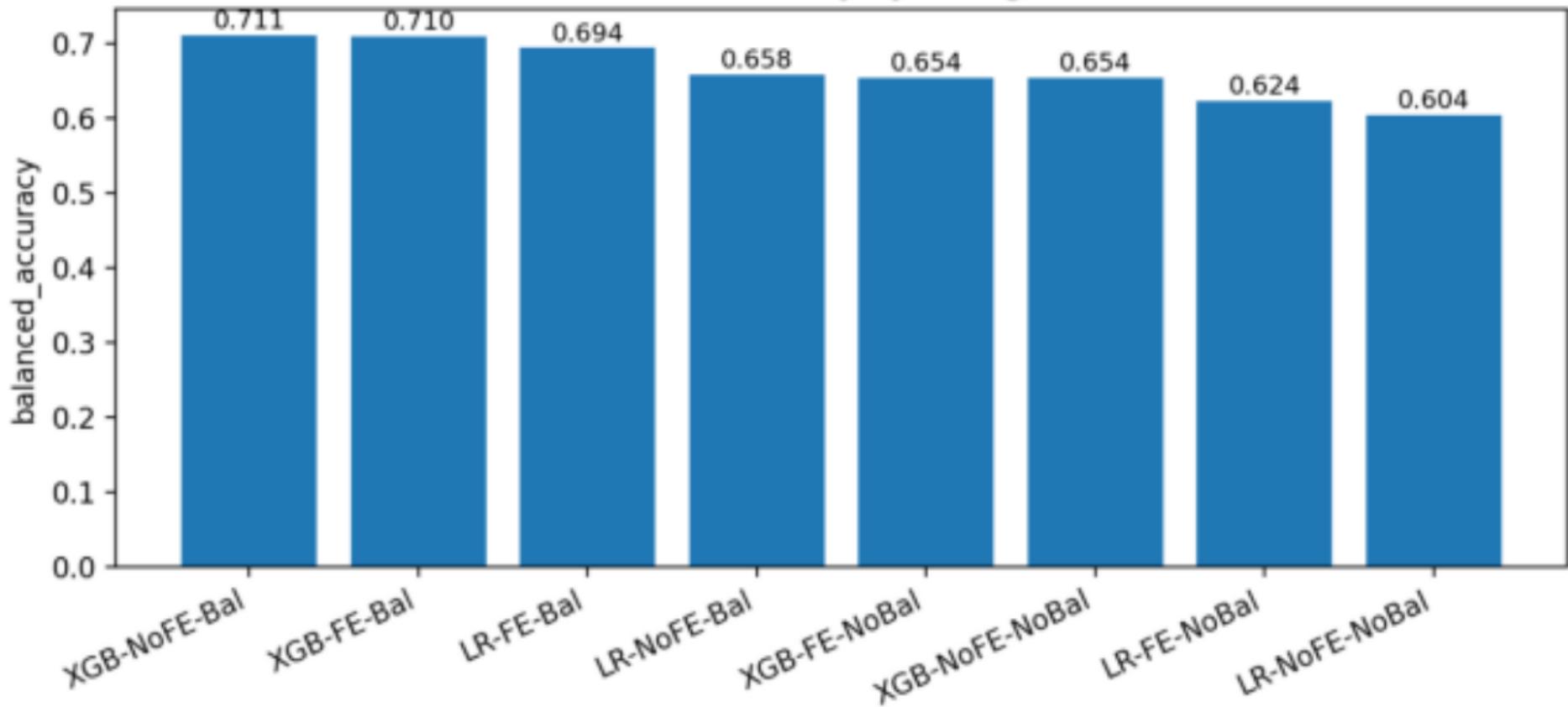
Recall (positive) by configuration



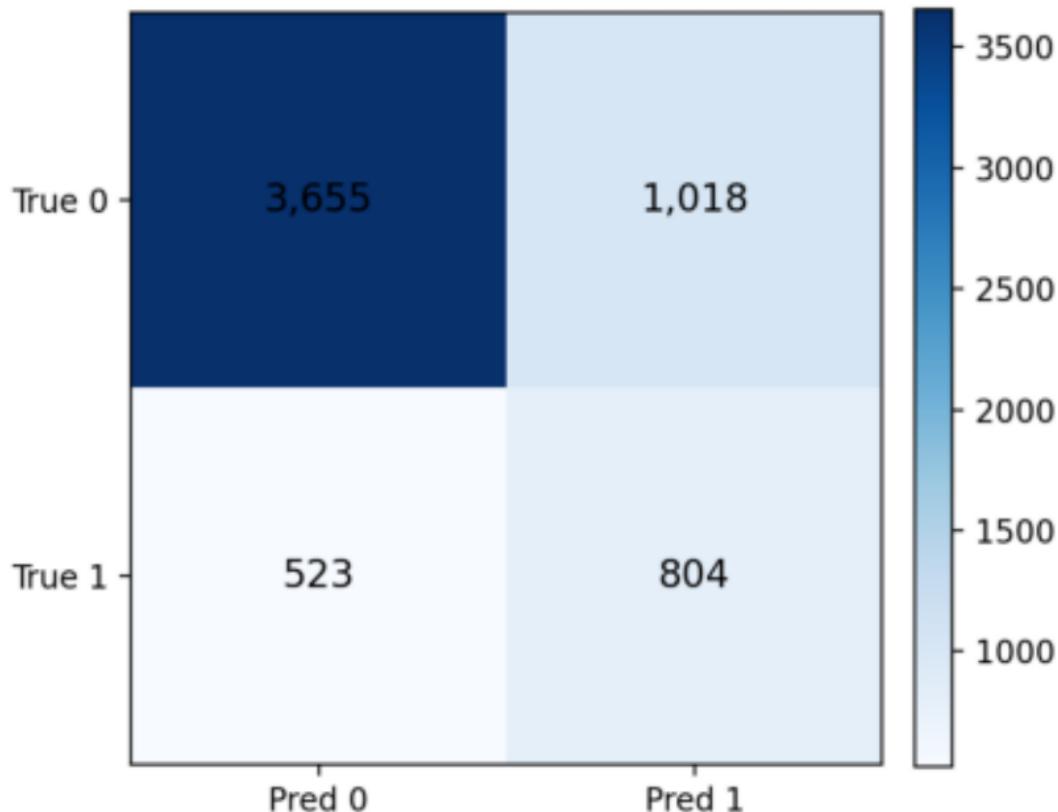
Accuracy by configuration



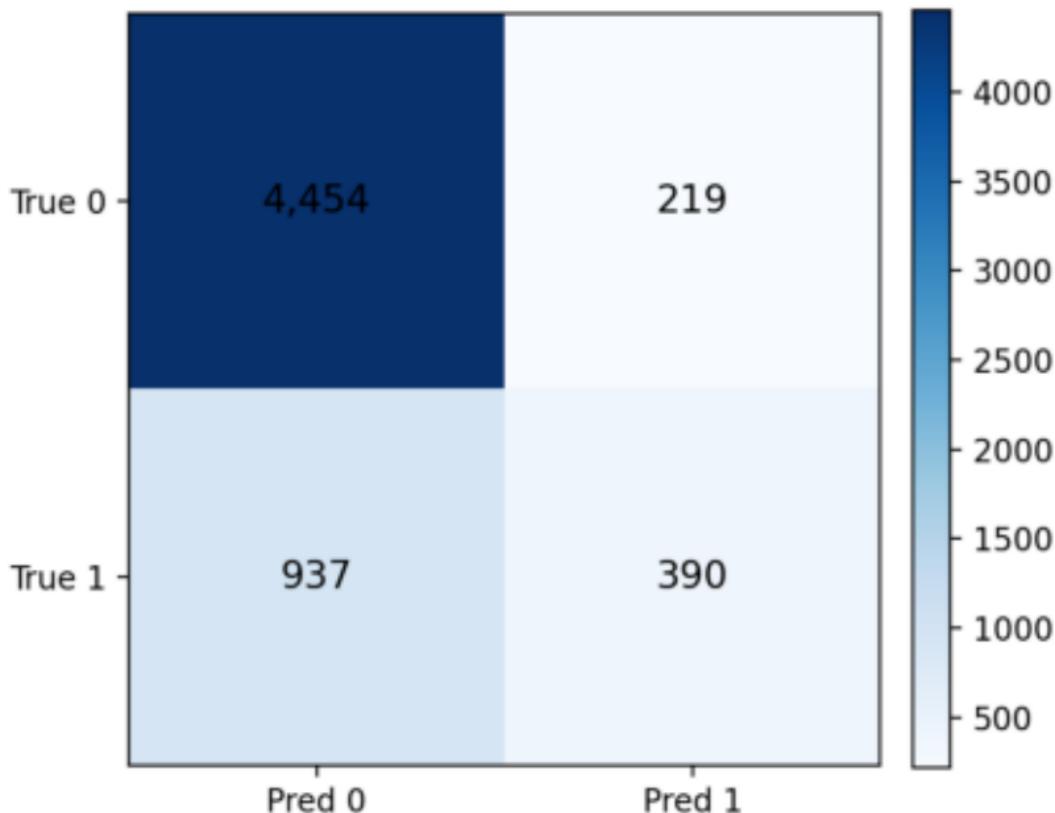
Balanced Accuracy by configuration



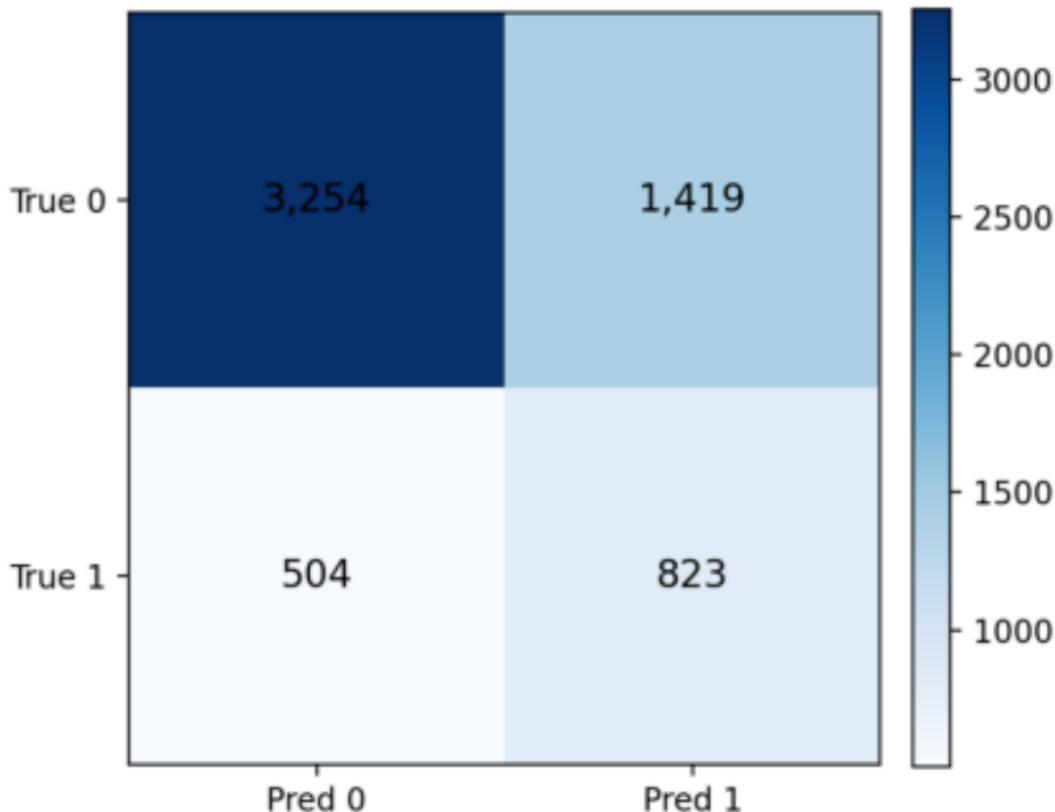
Confusion Matrix — LR-FE-Bal



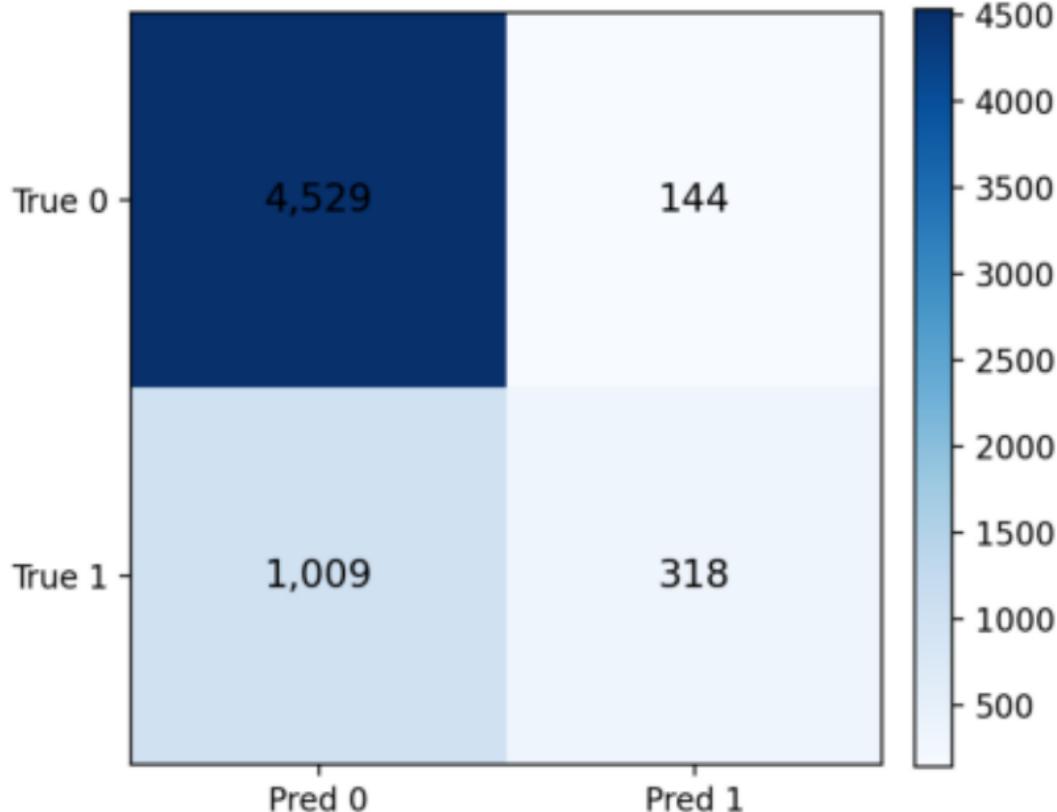
Confusion Matrix — LR-FE-NoBal



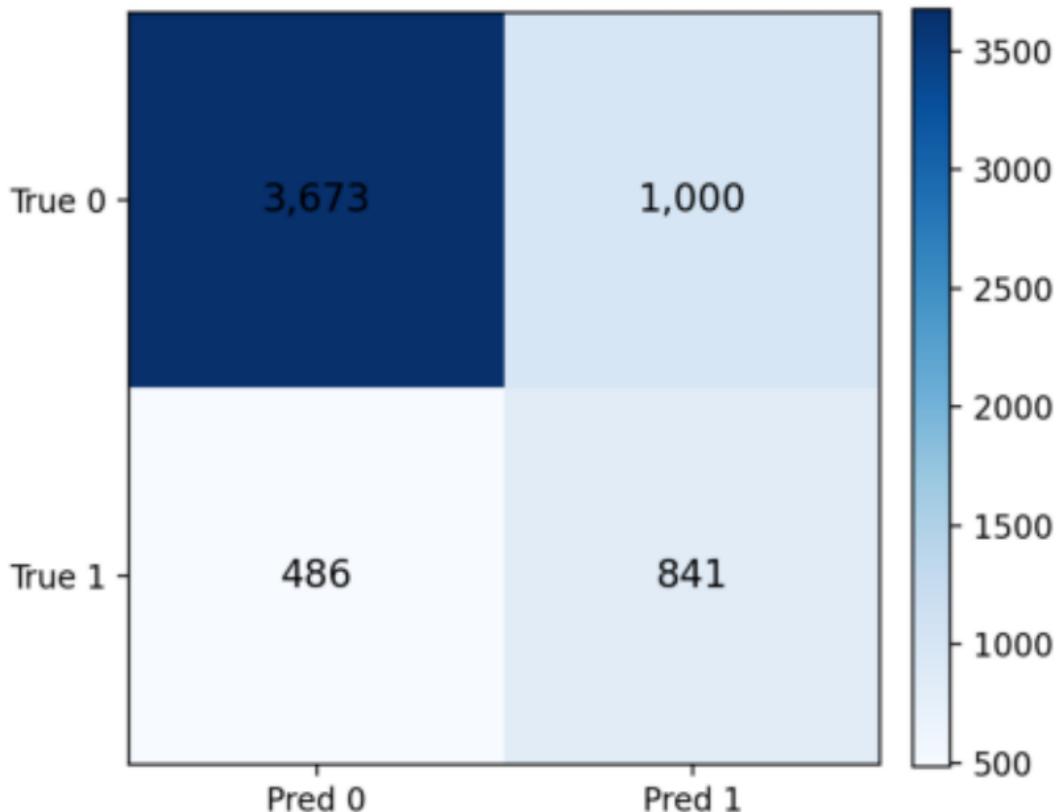
Confusion Matrix — LR-NoFE-Bal



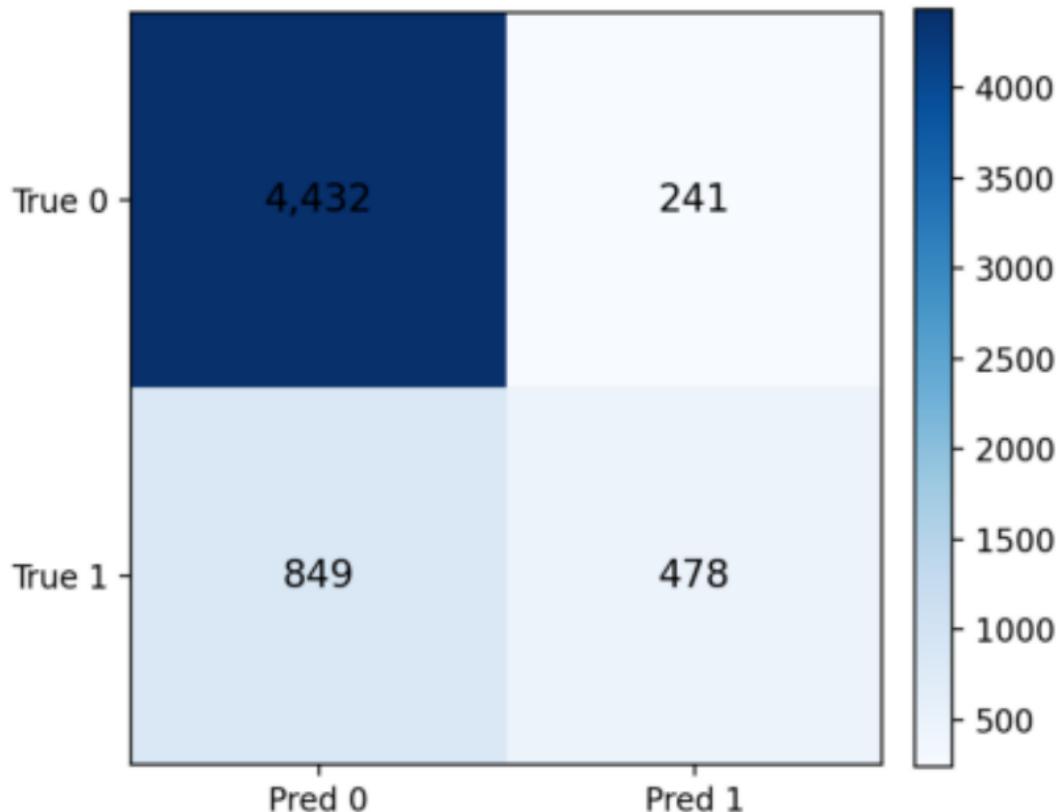
Confusion Matrix — LR-NoFE-NoBal



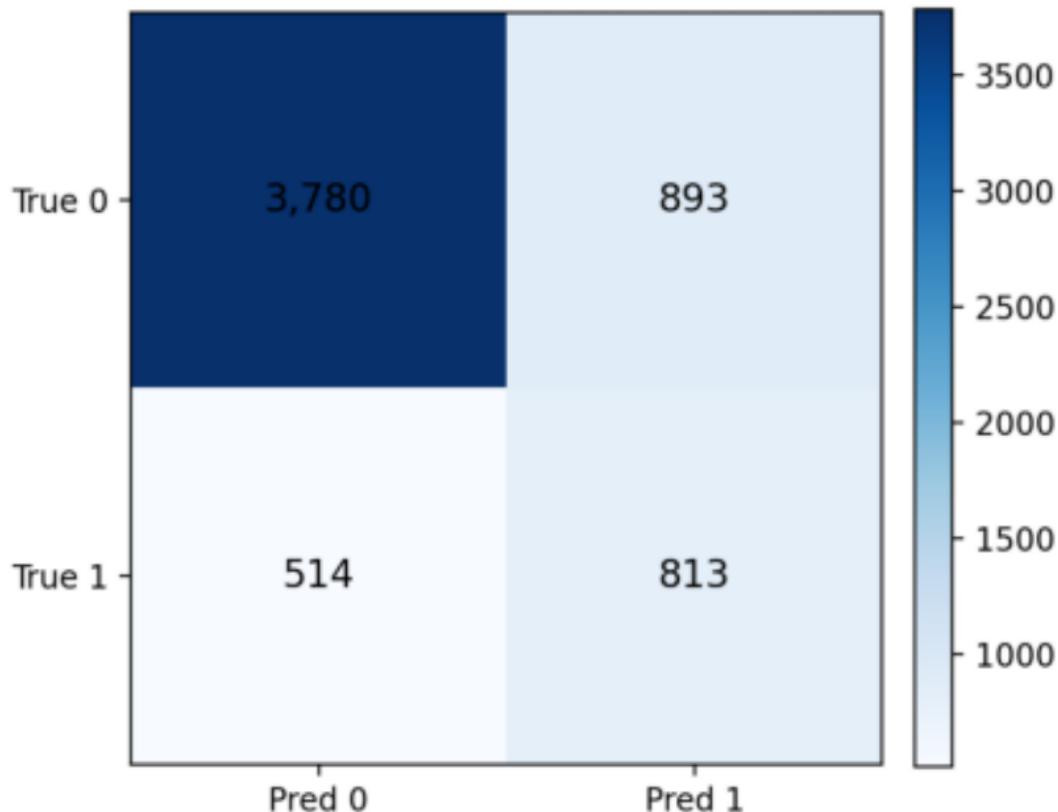
Confusion Matrix — XGB-FE-Bal



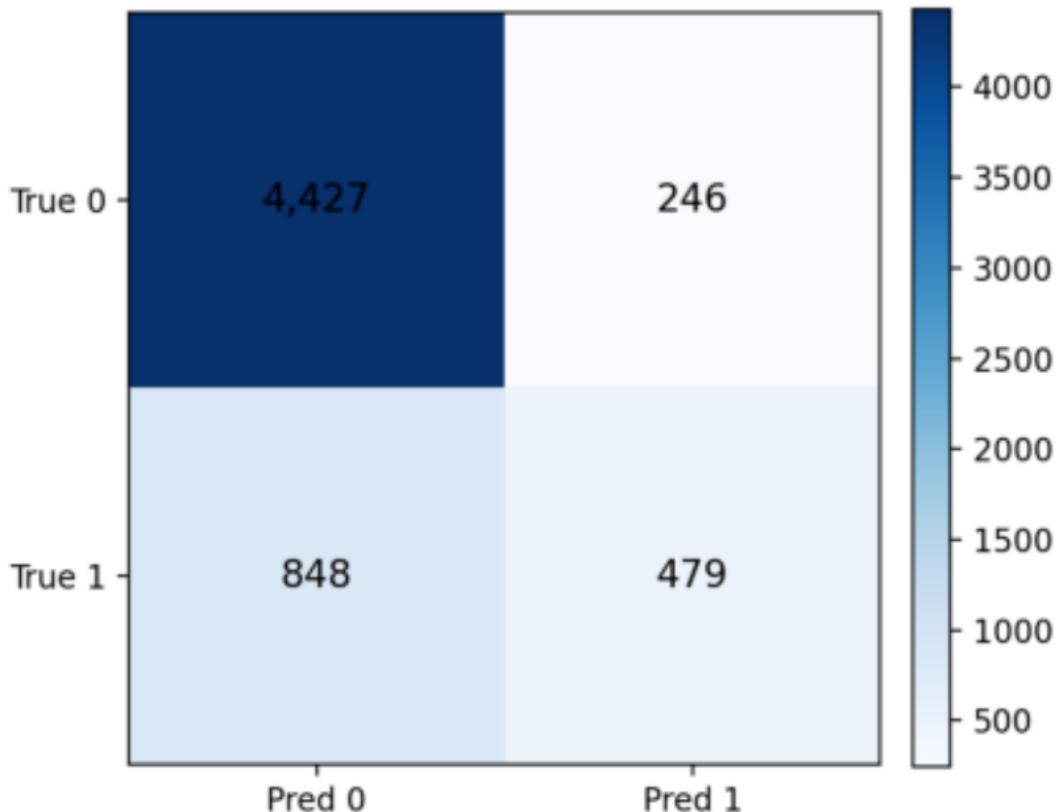
Confusion Matrix — XGB-FE-NoBal



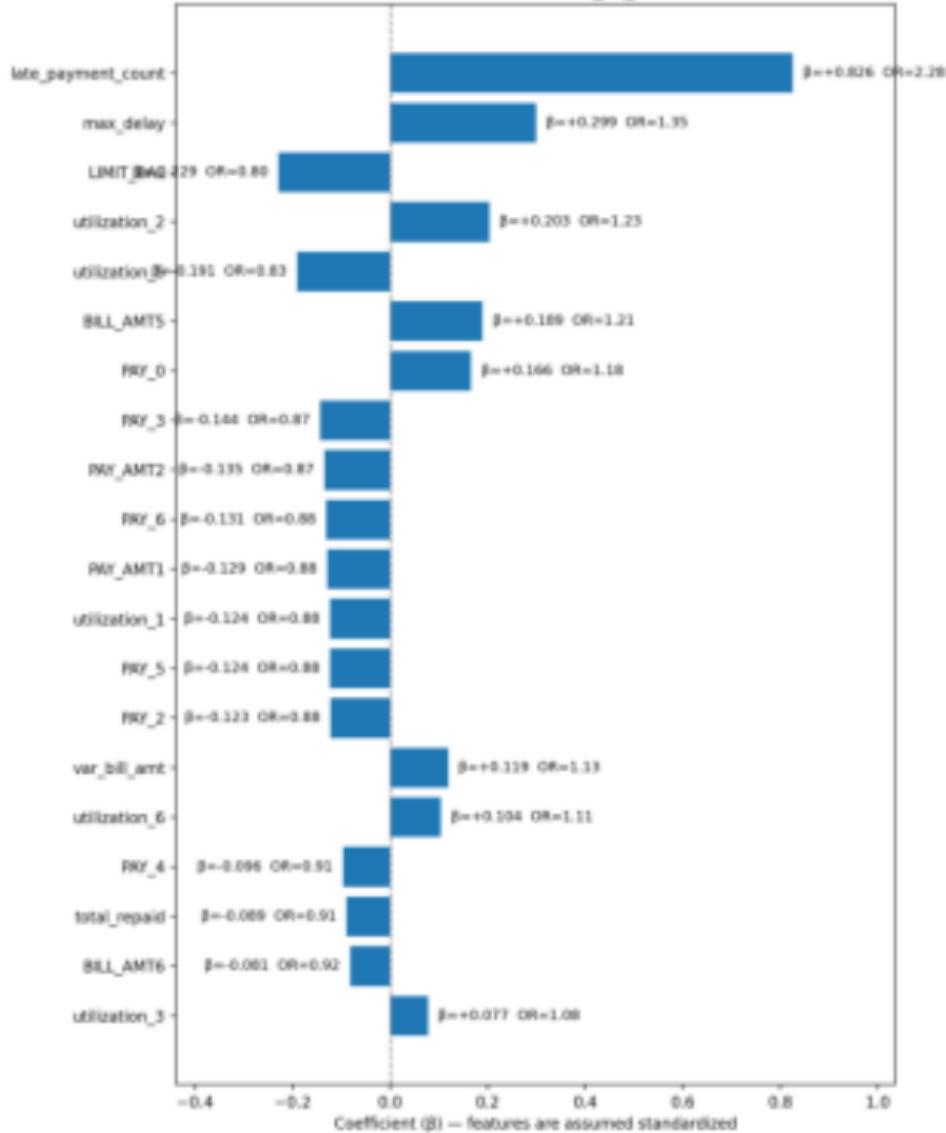
Confusion Matrix — XGB-NoFE-Bal



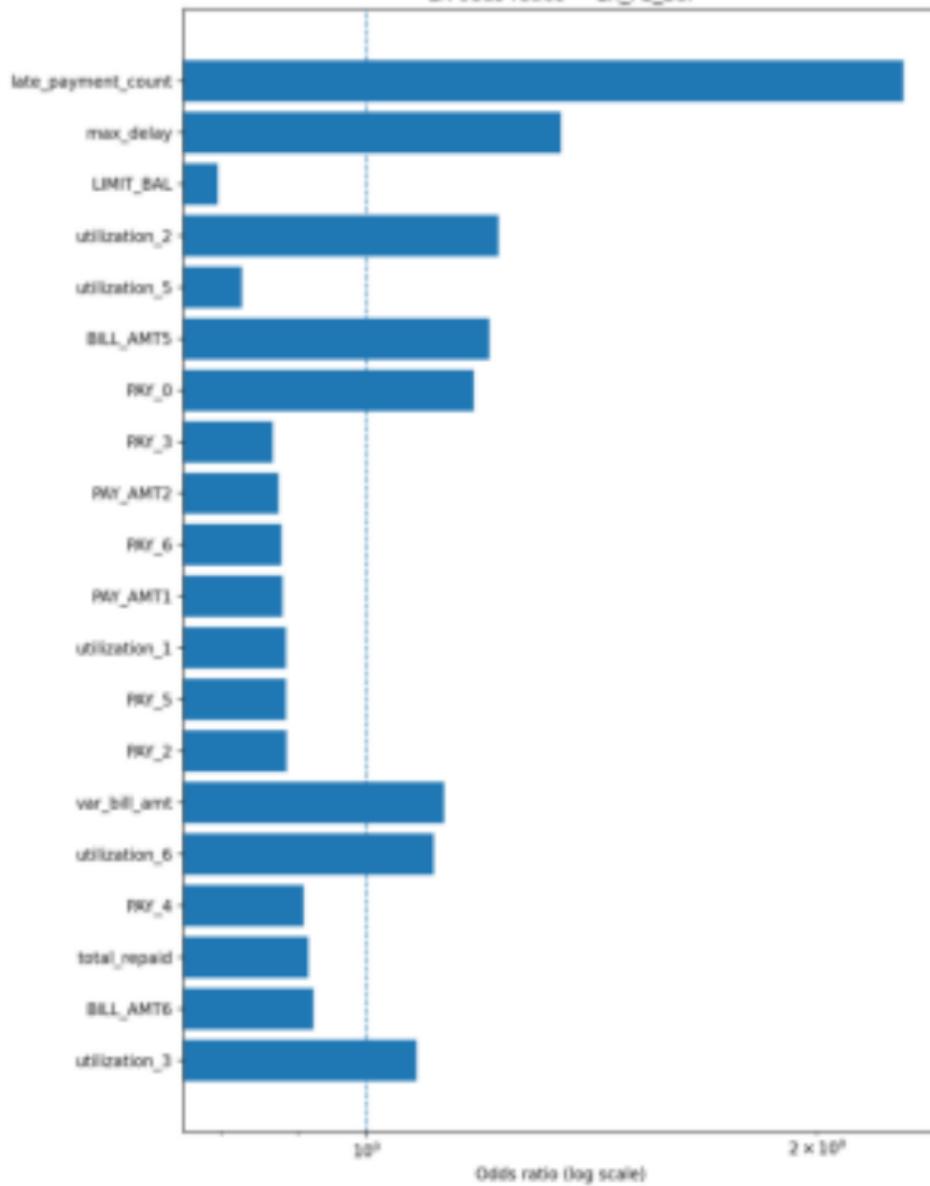
Confusion Matrix — XGB-NoFE-NoBal



LR coefficients — LR_FE_Bal



LR odds-ratios — LR_FE_Bal



SHAP value for
PAY_0

1.0

0.8

0.6

0.4

0.2

0.0

-0.2

-0.4

PAY_0

1.0

0.5

0.0

-0.5

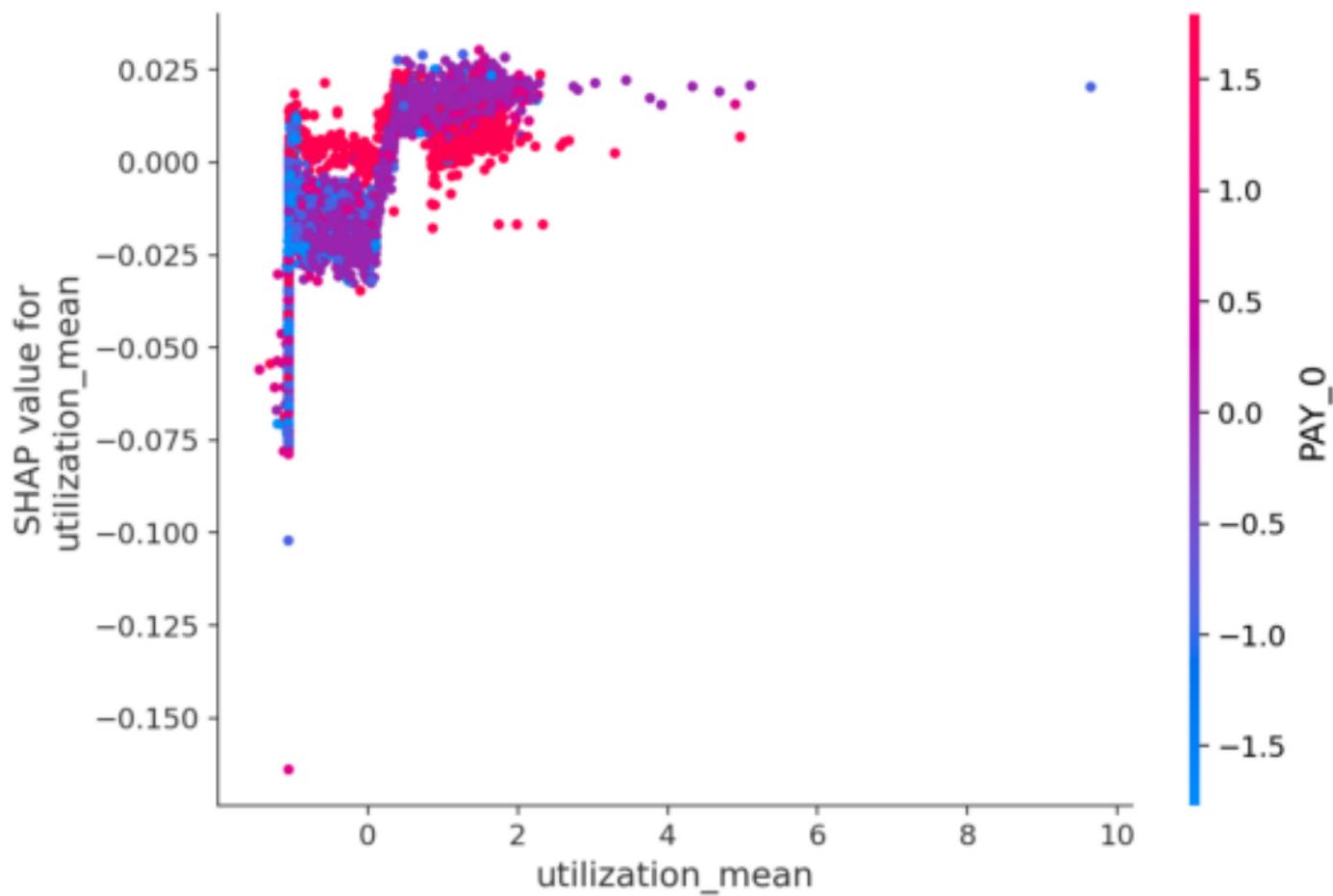
-1.0

-1.5

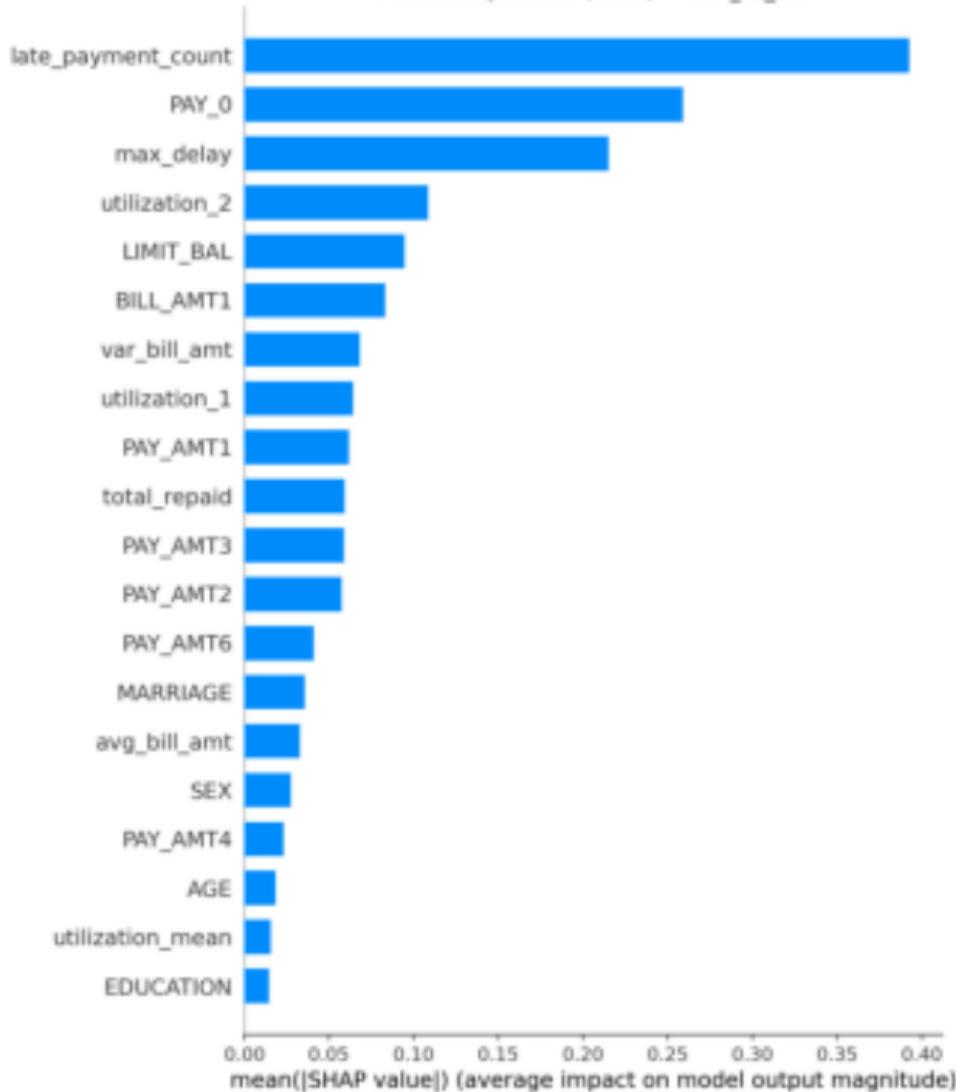
max_delay

-2

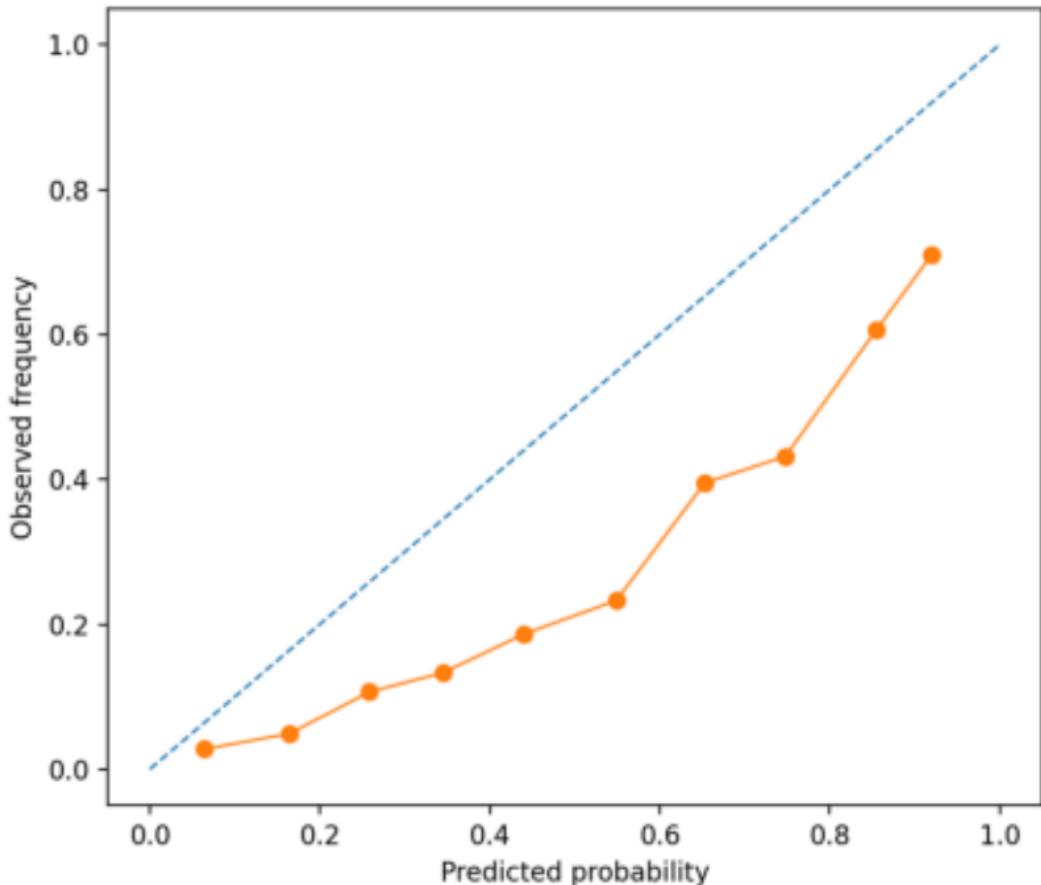
6



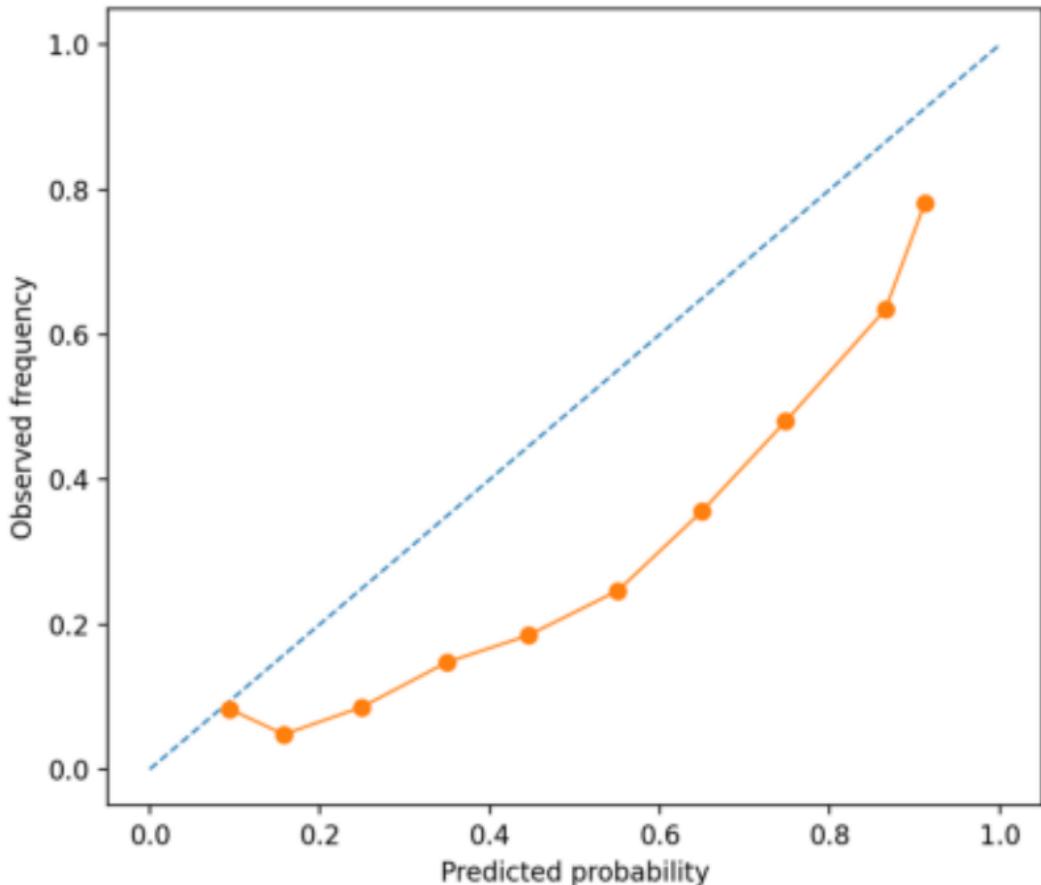
Feature importance (SHAP) — XGB_FE_Bal



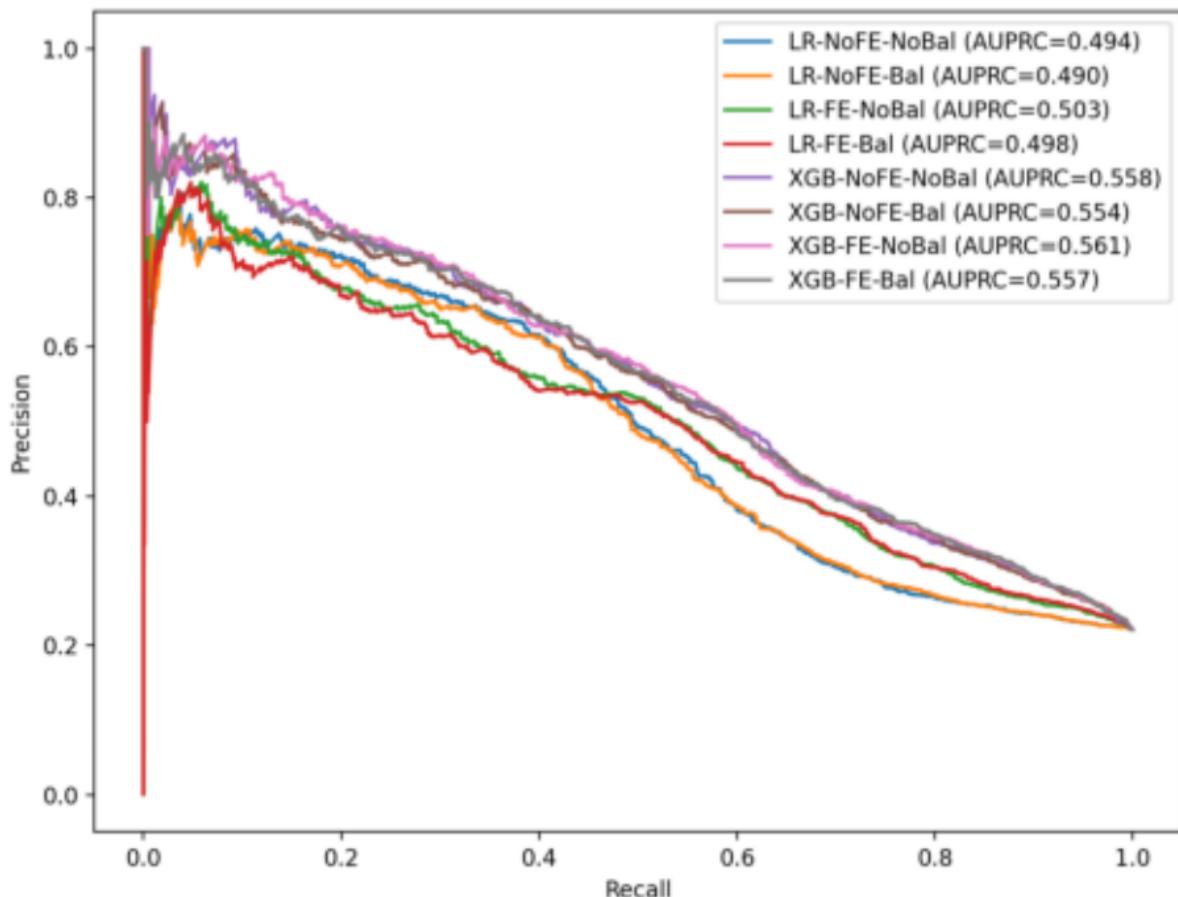
Calibration — LR-FE-Bal (ECE=0.217)



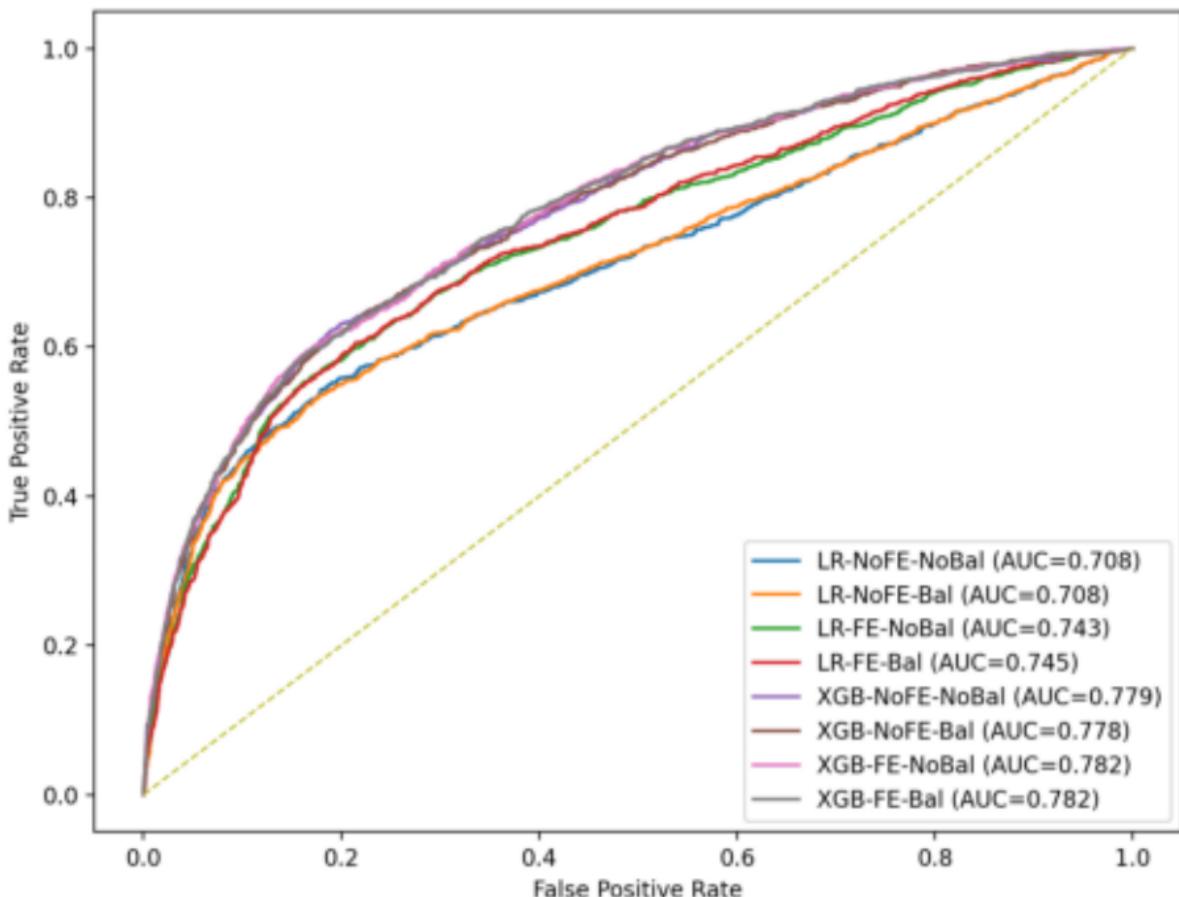
Calibration — XGB-FE-Bal (ECE=0.207)



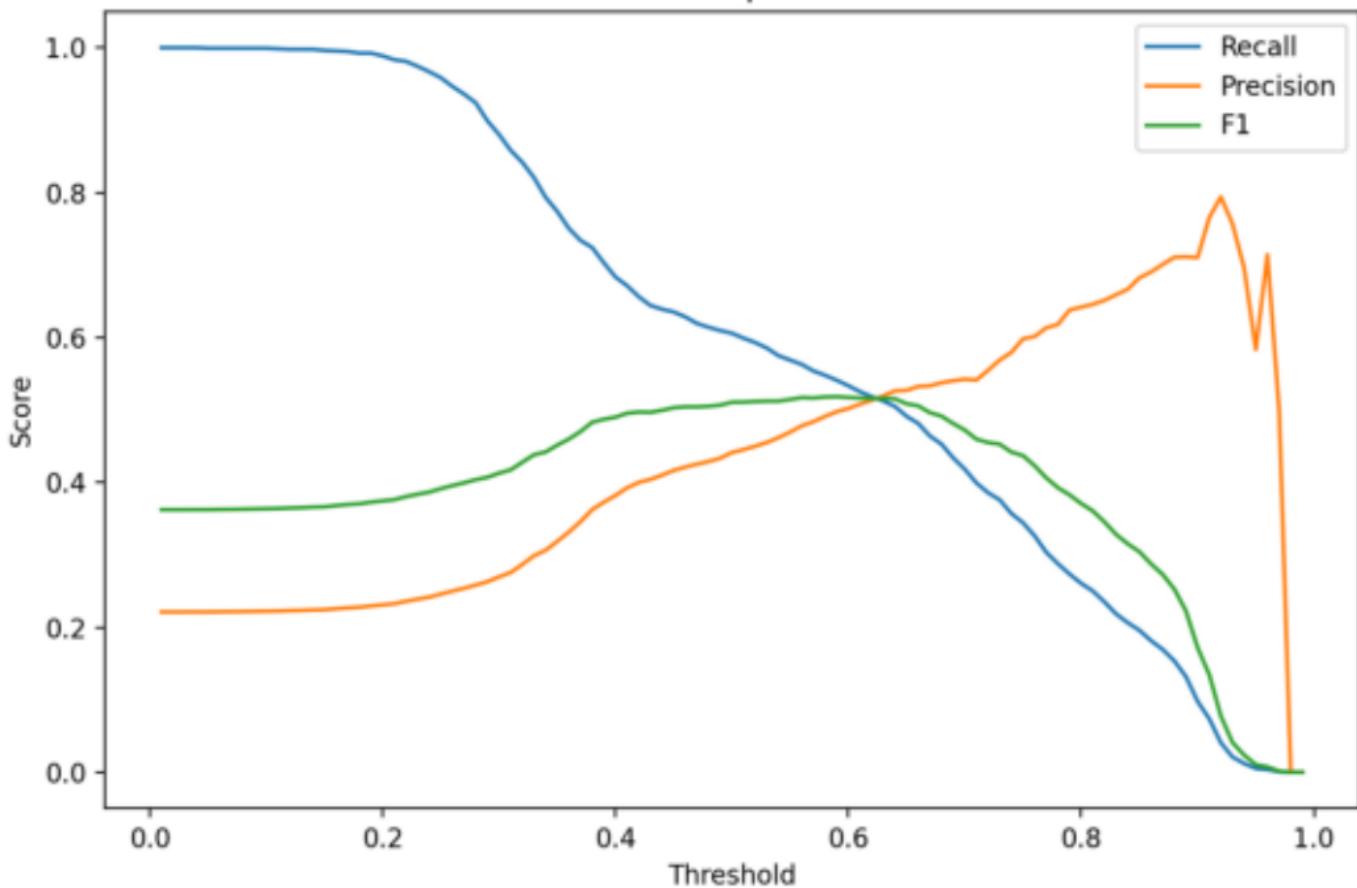
Precision-Recall curves



ROC curves



Threshold sweep — LR-FE-Bal



Threshold sweep — XGB-FE-Bal

