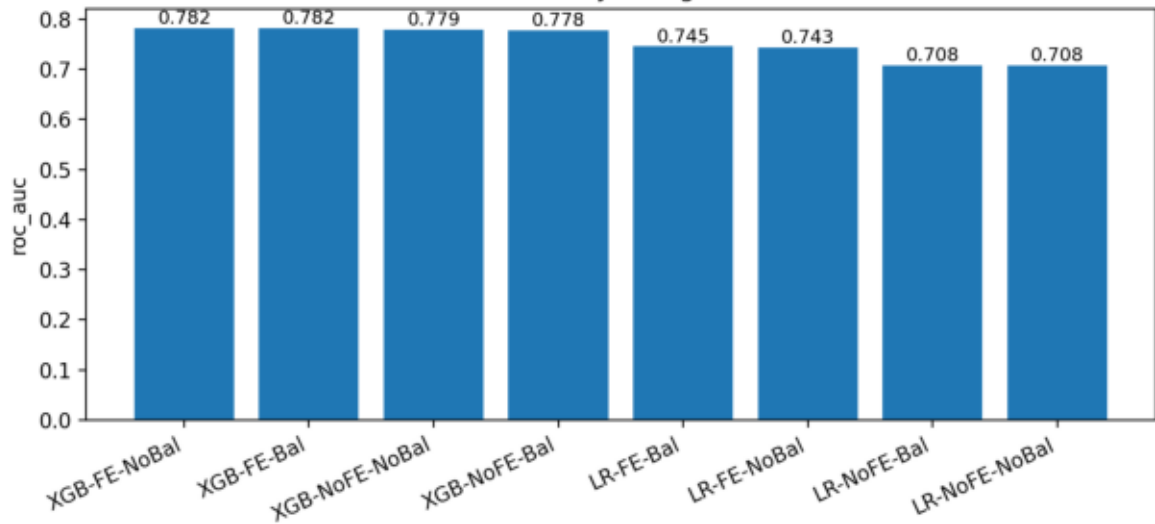
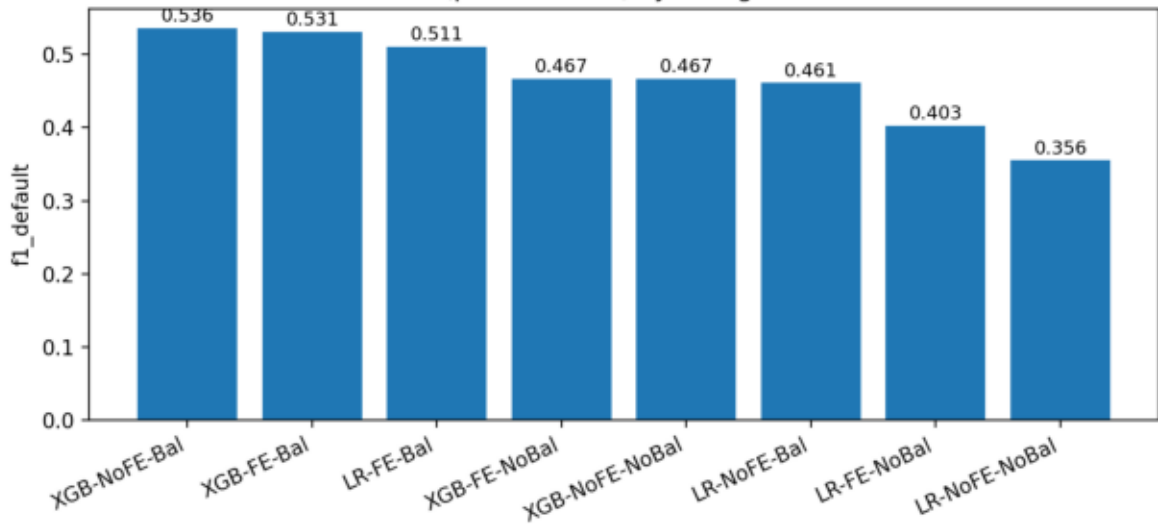


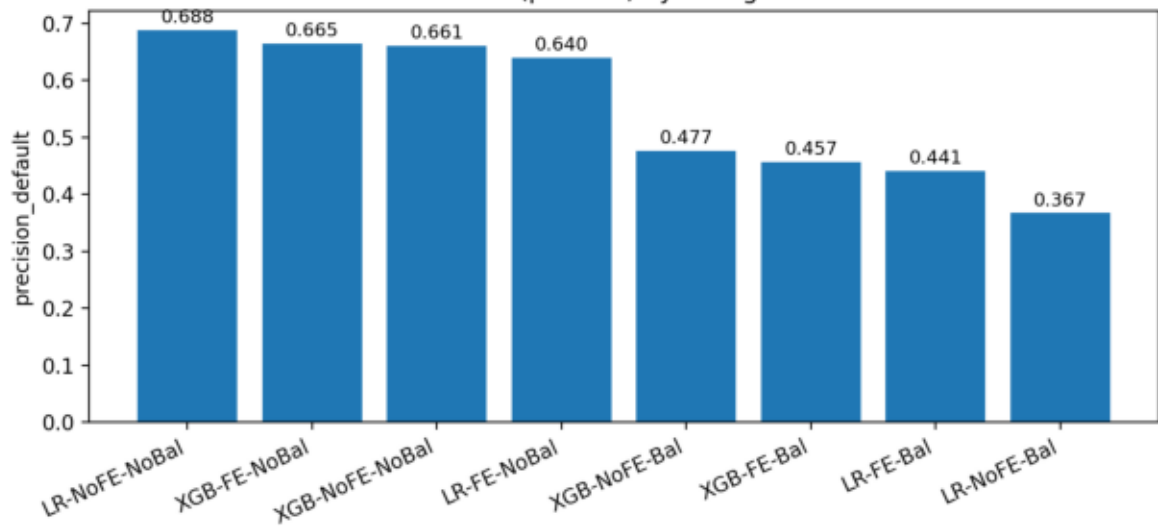
ROC-AUC by configuration



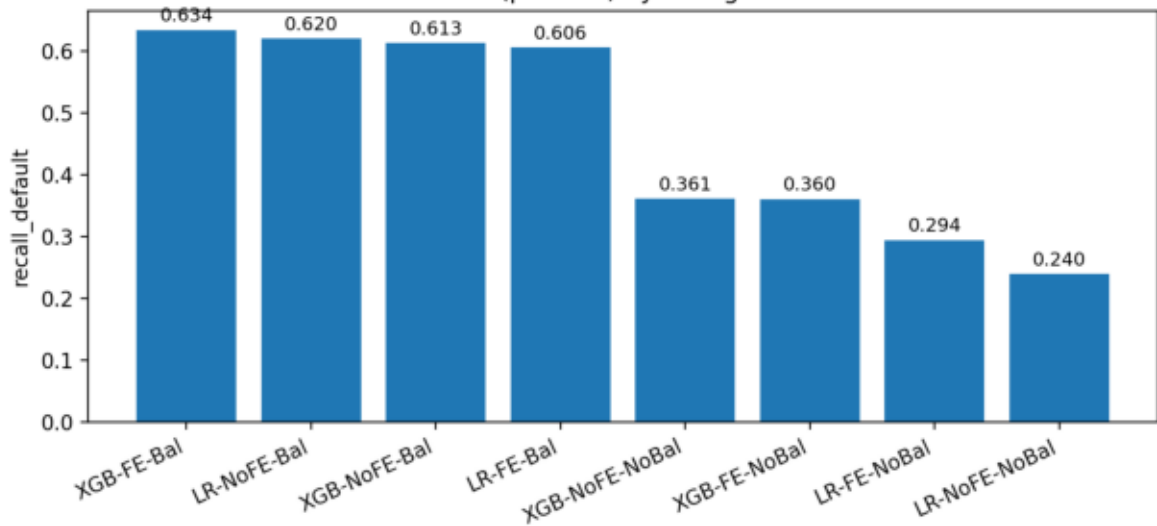
F1 (positive class) by configuration



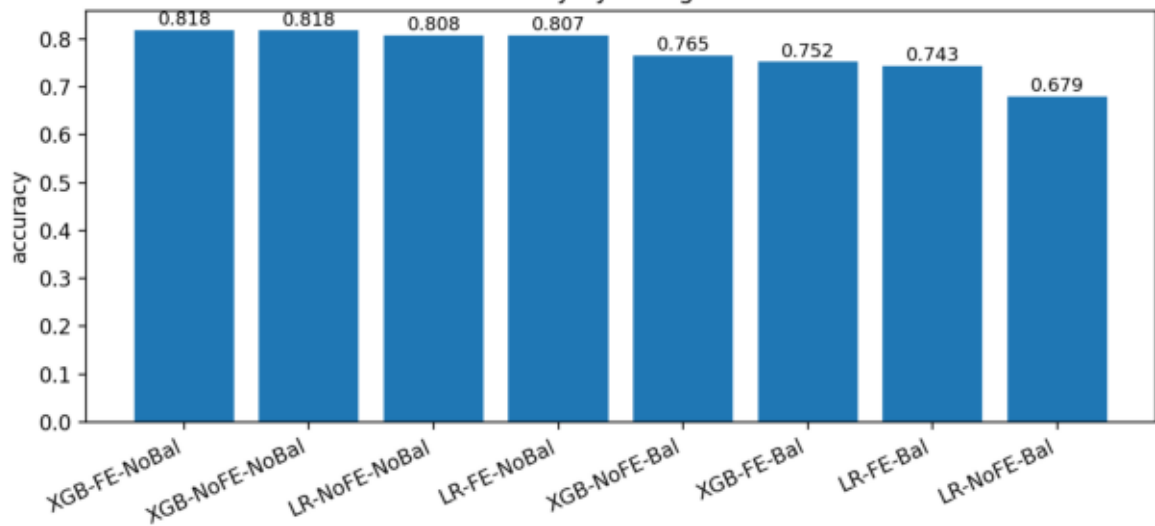
Precision (positive) by configuration



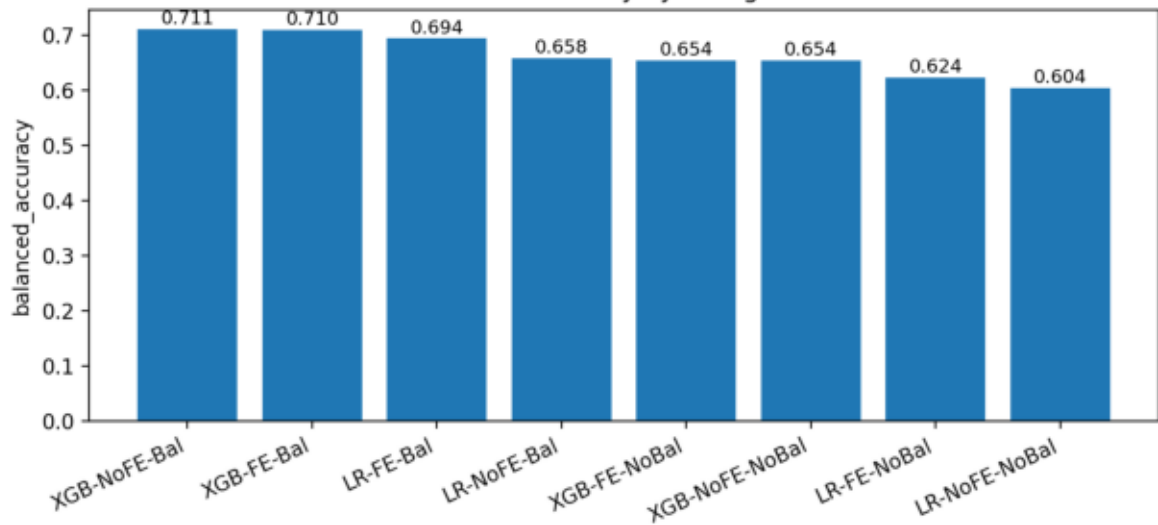
Recall (positive) by configuration



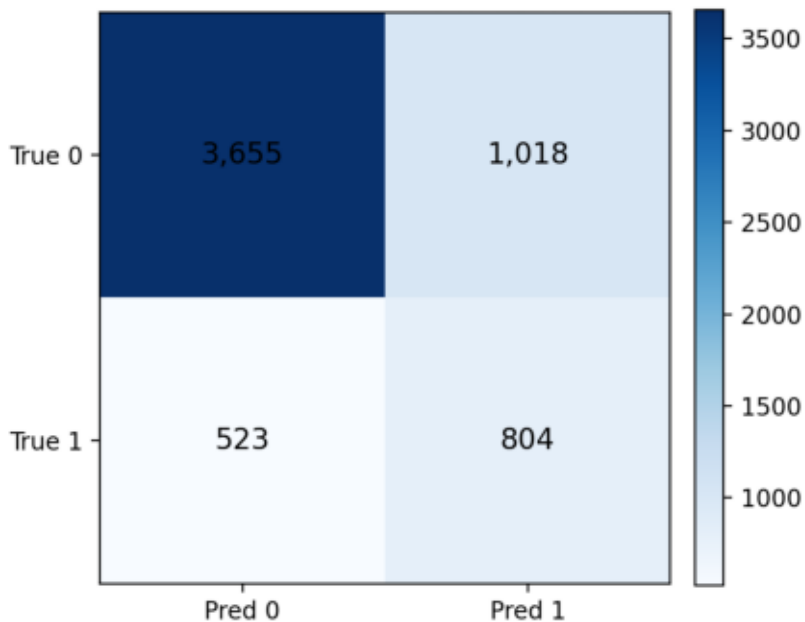
Accuracy by configuration



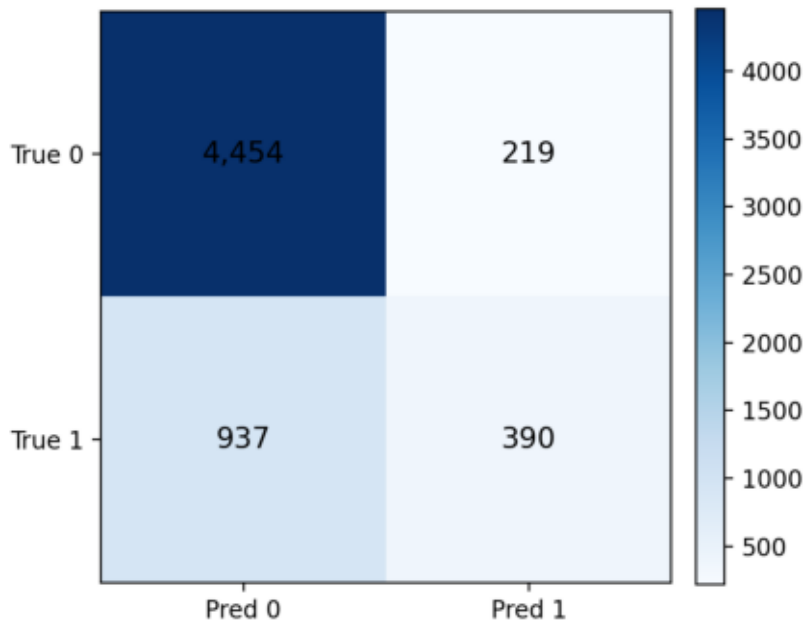
Balanced Accuracy by configuration



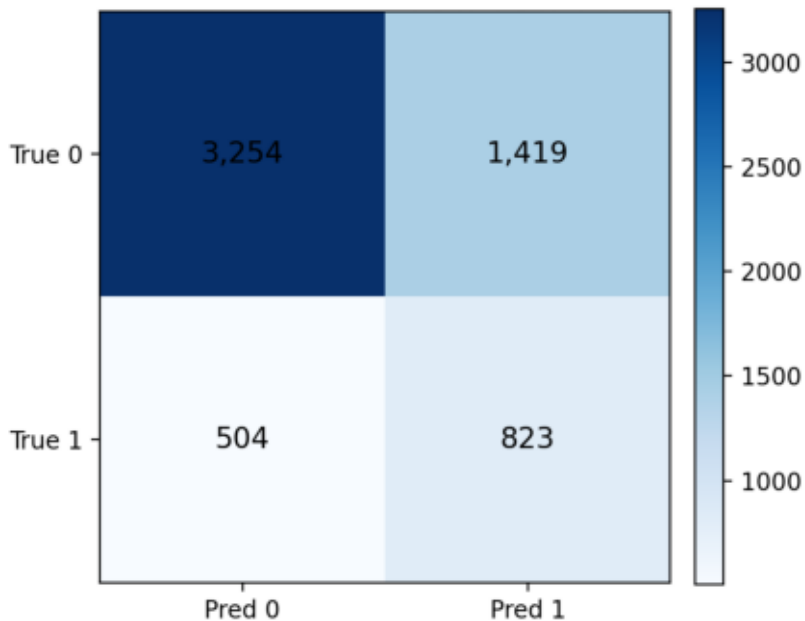
Confusion Matrix — LR-FE-Bal



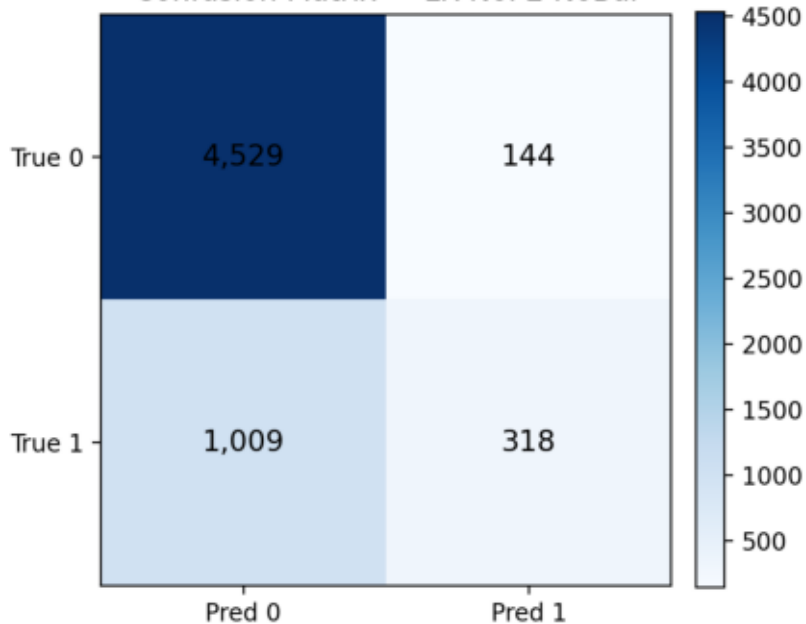
Confusion Matrix — LR-FE-NoBal



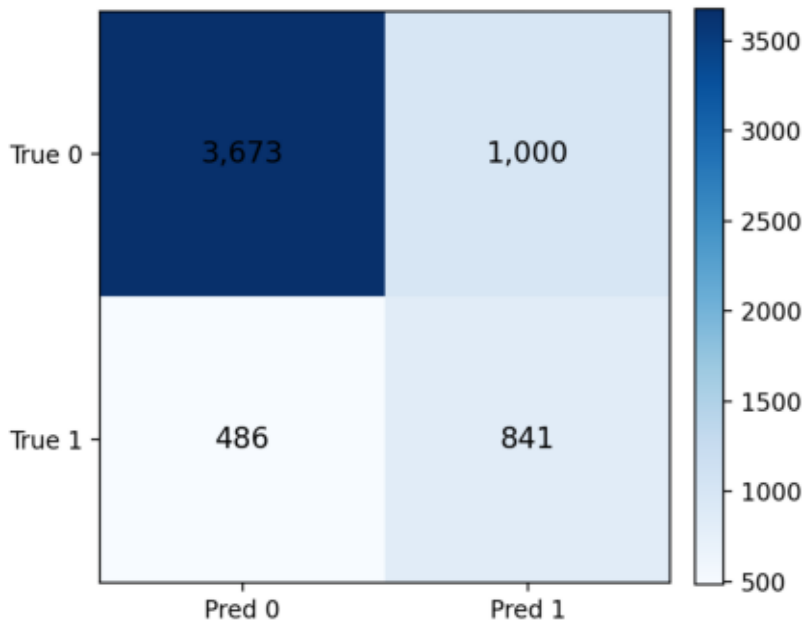
Confusion Matrix — LR-NoFE-Bal



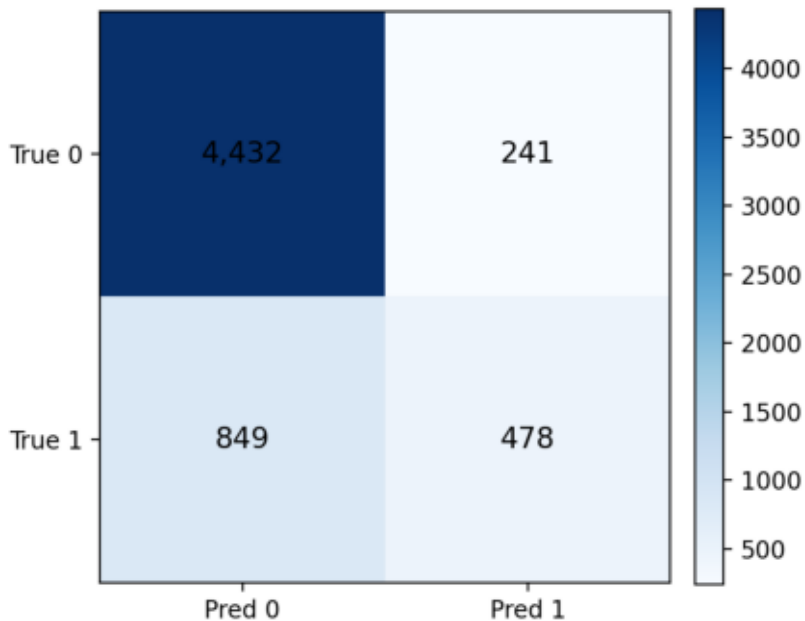
Confusion Matrix — LR-NoFE-NoBal



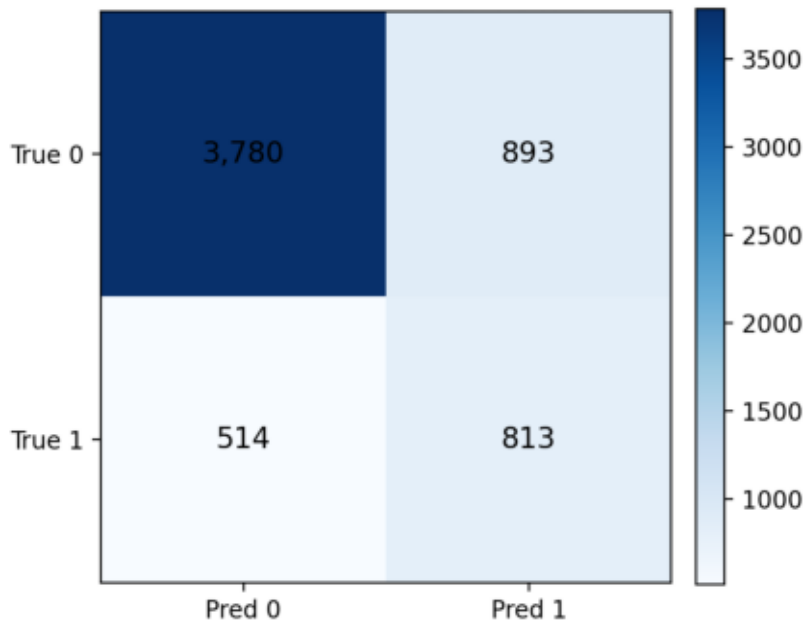
Confusion Matrix — XGB-FE-Bal



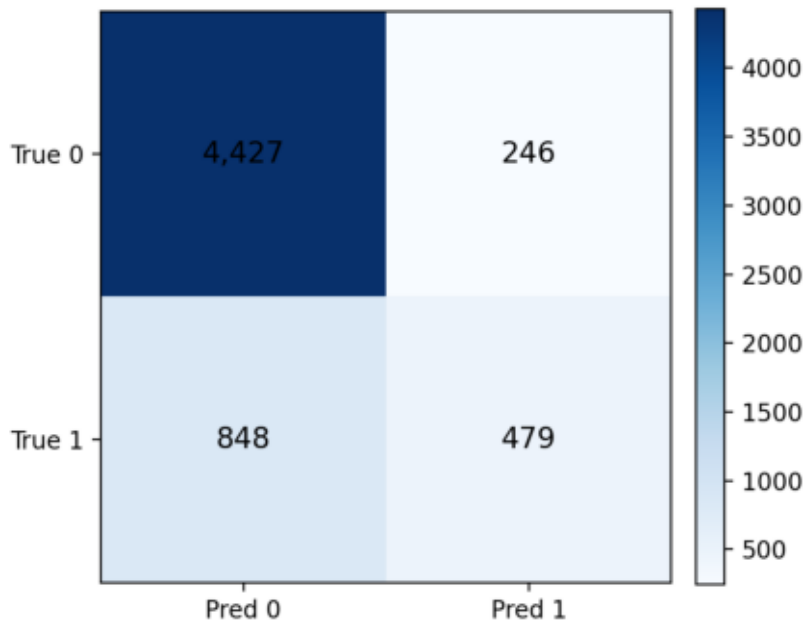
Confusion Matrix — XGB-FE-NoBal



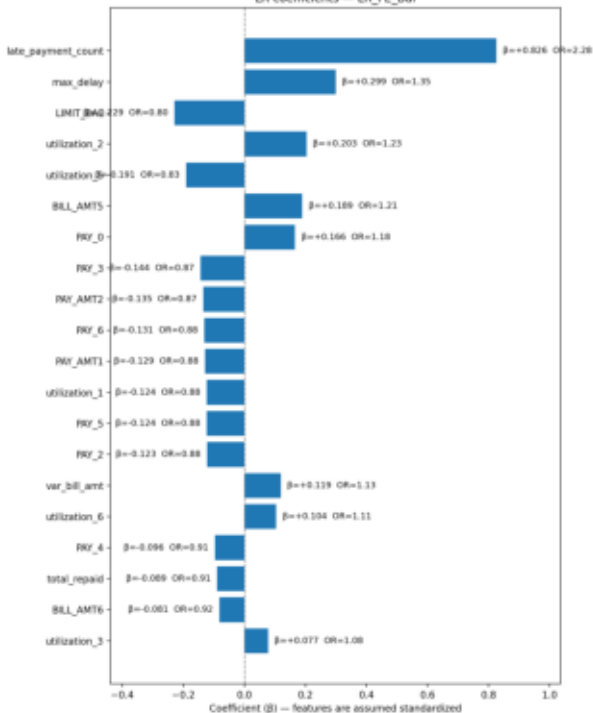
Confusion Matrix — XGB-NoFE-Bal



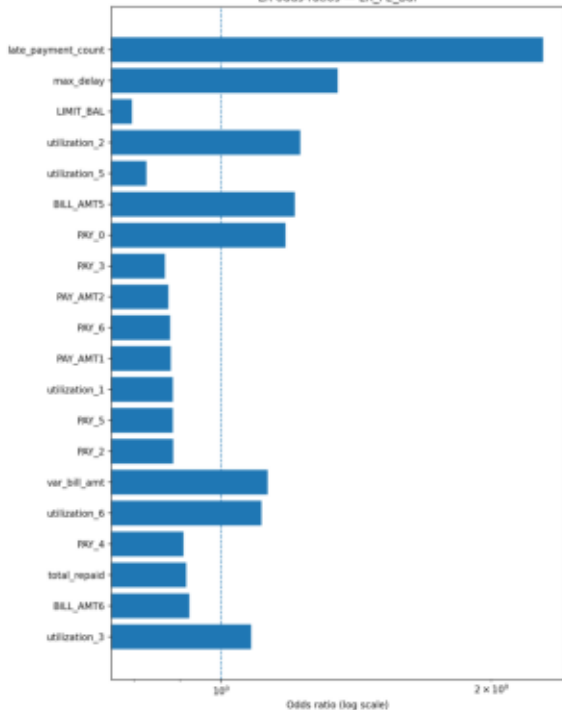
Confusion Matrix — XGB-NoFE-NoBal



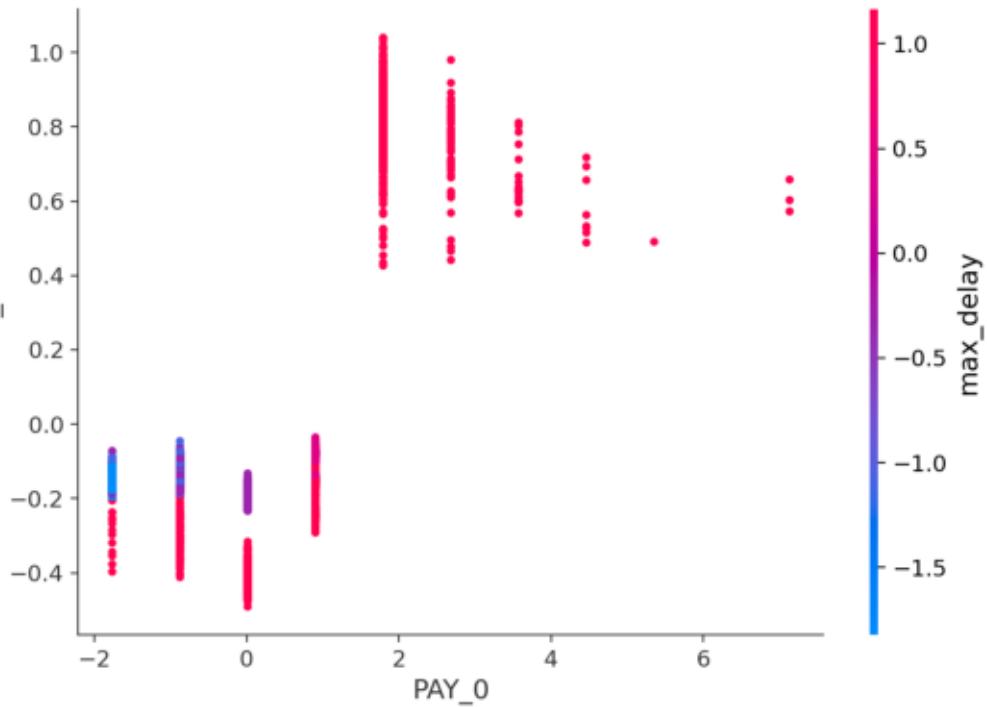
LR coefficients — LR_FE_Bal

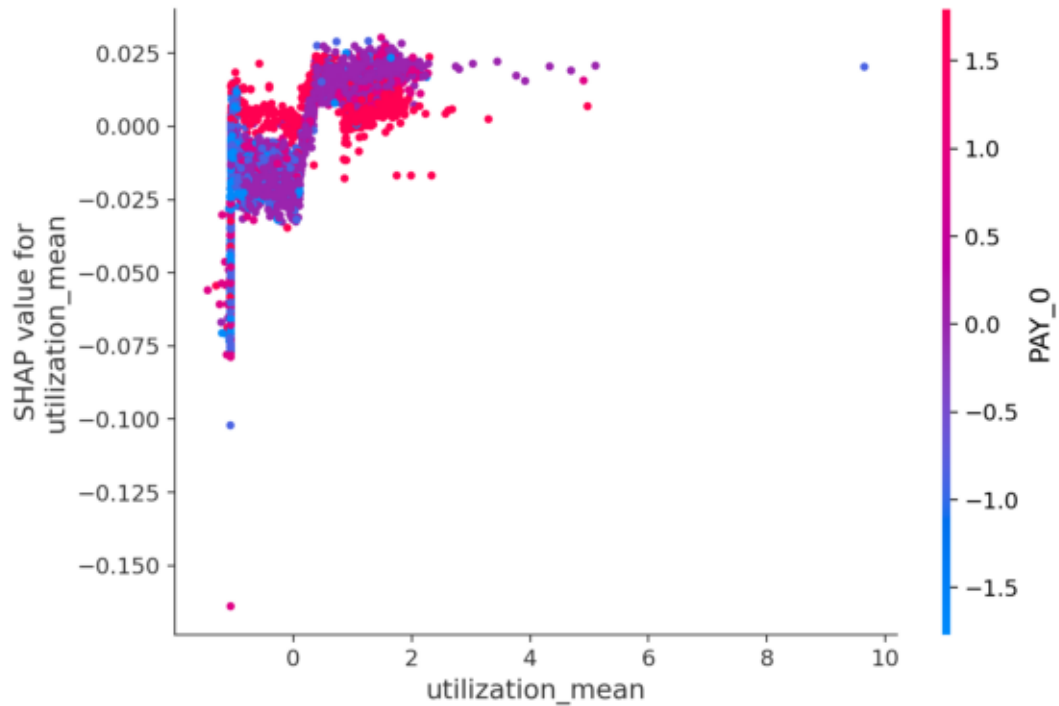


LR odds-ratios — LR_FE_Bal

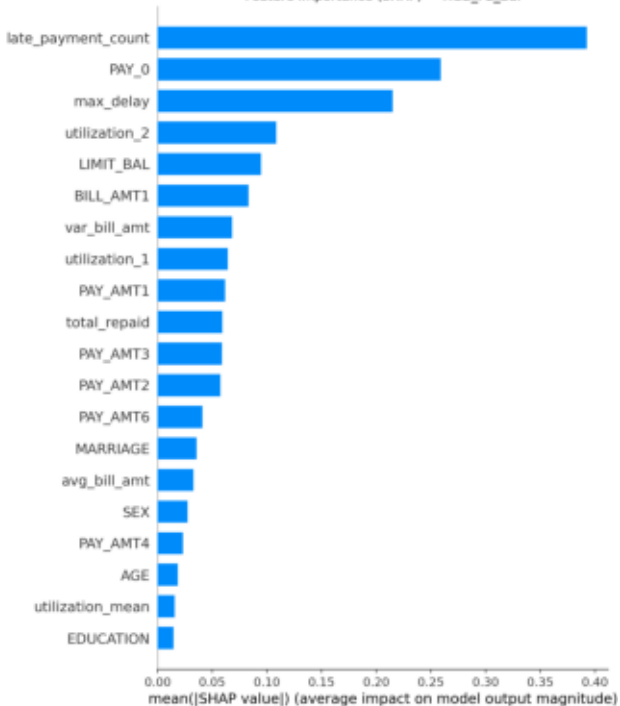


SHAP value for
PAY_0

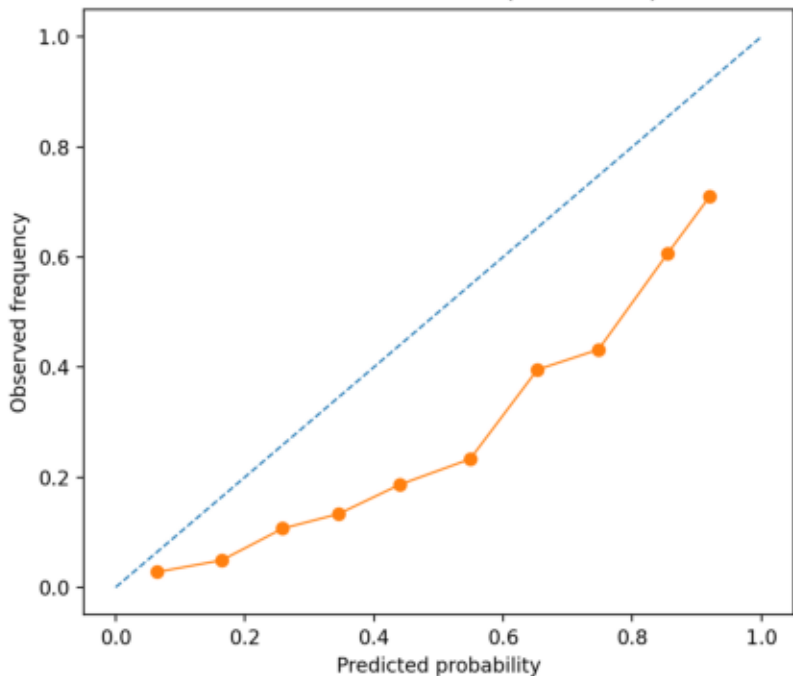




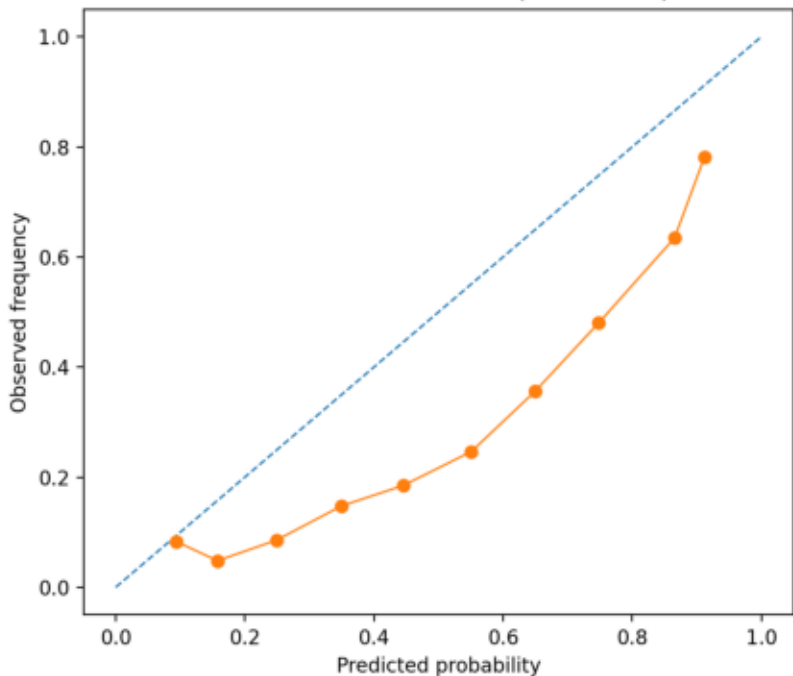
Feature importance (SHAP) — XGB_FE_Bal



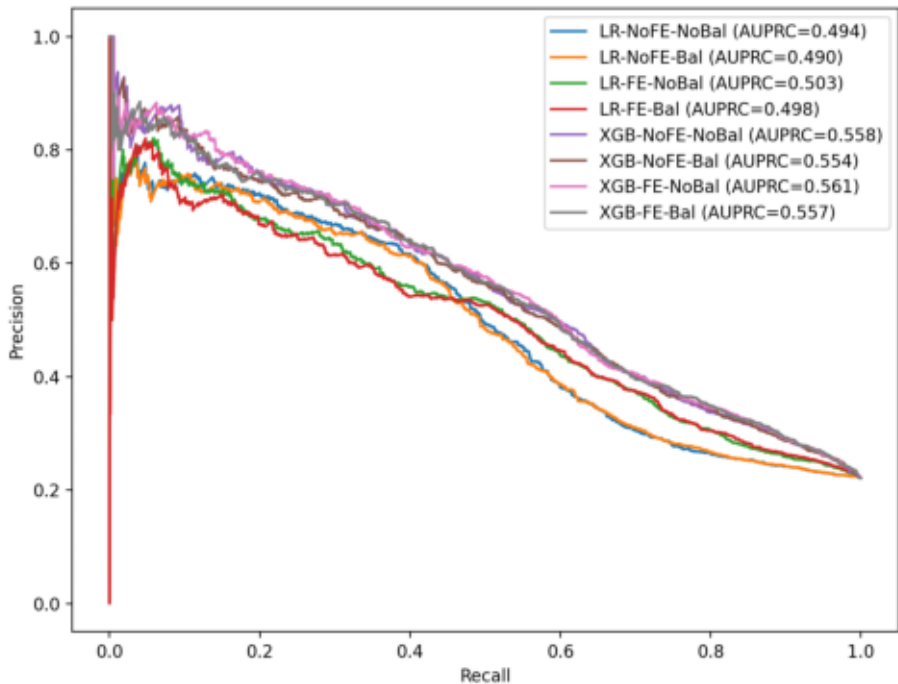
Calibration — LR-FE-Bal (ECE=0.217)



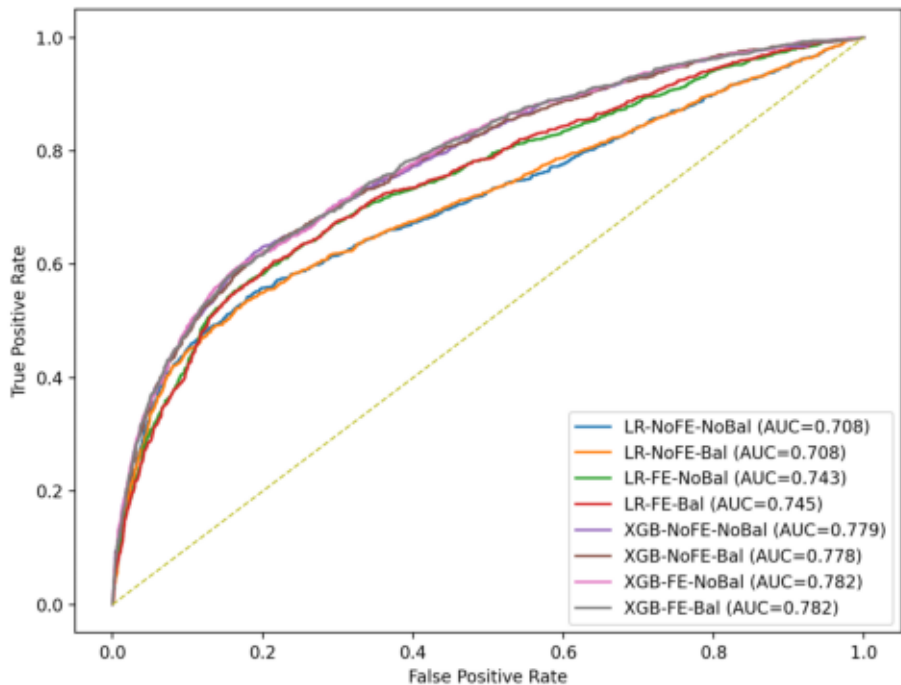
Calibration — XGB-FE-Bal (ECE=0.207)



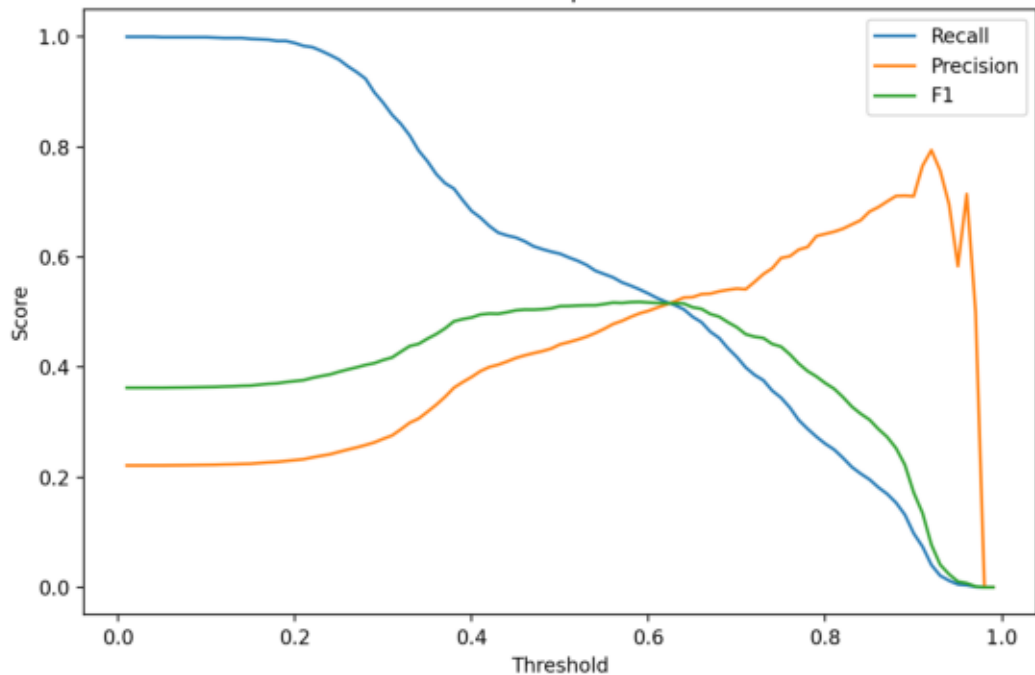
Precision-Recall curves



ROC curves



Threshold sweep — LR-FE-Bal



Threshold sweep — XGB-FE-Bal

