



Retail Only CrossSHAP

Unified

0.89

0.82

0.81

Corporate

Only

(d) Performance Metrics Summary

Metric	Corporate	Retail	Unified
AUC	0.847	0.823	0.861
Accuracy	0.798	0.781	0.812
Precision	0.762	0.745	0.789
Recall	0.718	0.698	0.745
F1-Score	0.739	0.721	0.766
Improvement	+12.0%	+12.1% over best individual mode	+3.7%*