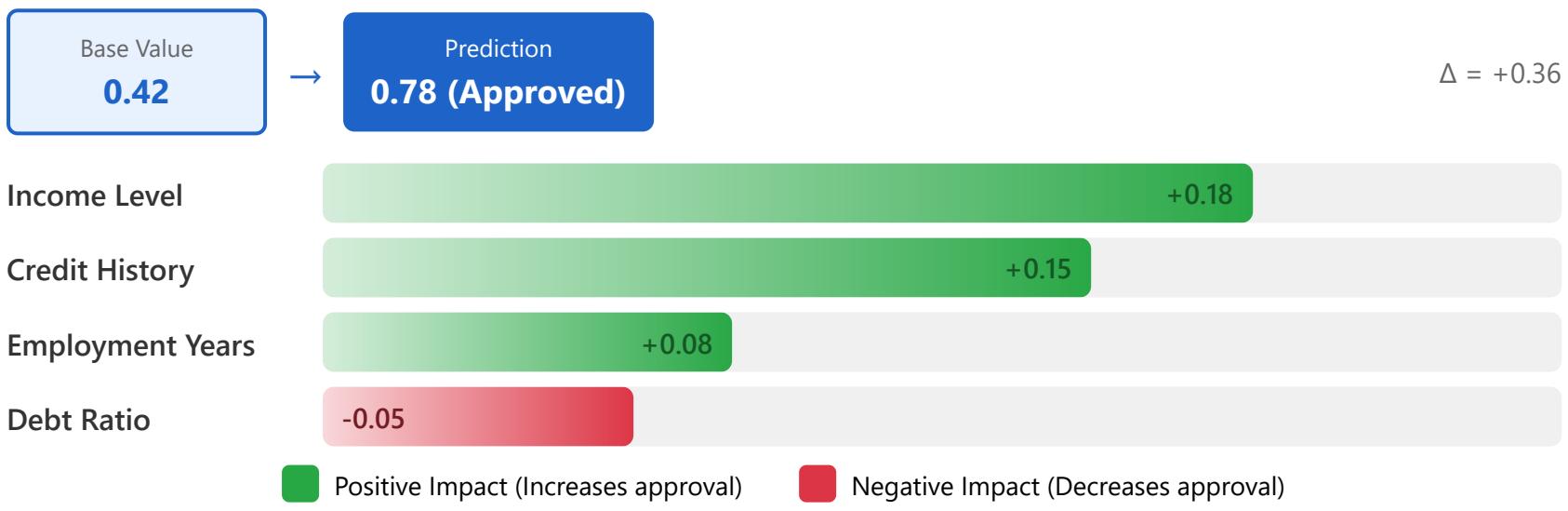


Interpreting SHAP Values: Credit Approval Decision

Example: Credit Approval for Applicant #247



Positive Values

Feature pushes prediction higher than base value



Negative Values

Feature pushes prediction lower than base value



Magnitude

Larger absolute value = greater importance for this prediction

$$\sum$$

Sum Property

Sum of all SHAP values = deviation from base value