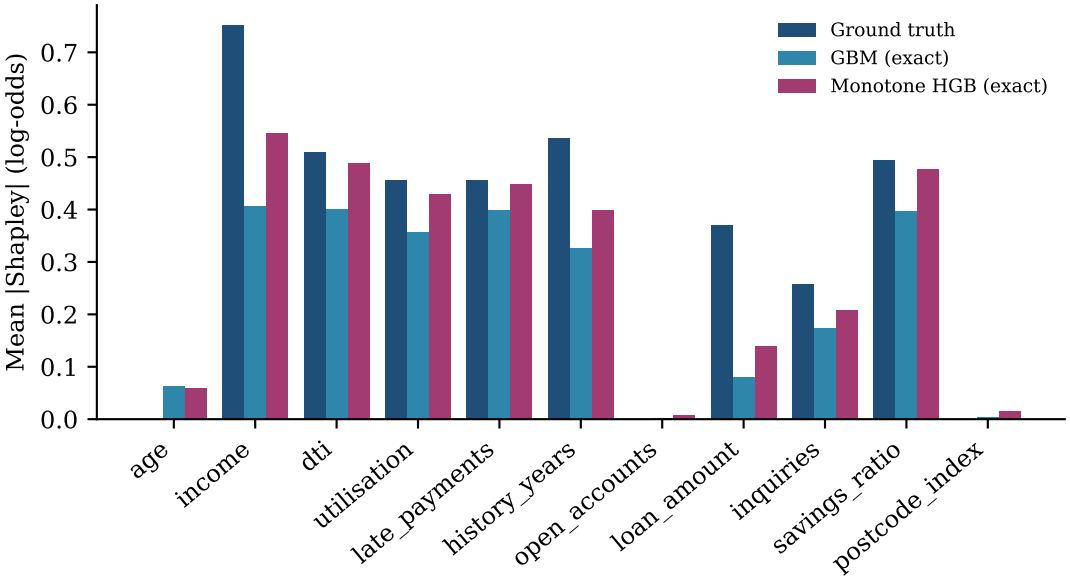
Ground truth
GBM (exact)
Monotone HGB (exact)
Mean |Shapley| (log-odds)
0.0
0.1
0.2
0.3
0.4
0.5
0.6
0.7
age
income
dti
utilisation
late_payments
history_years
open_accounts
loan_amount
inquiries
savings_ratio
postcode_index