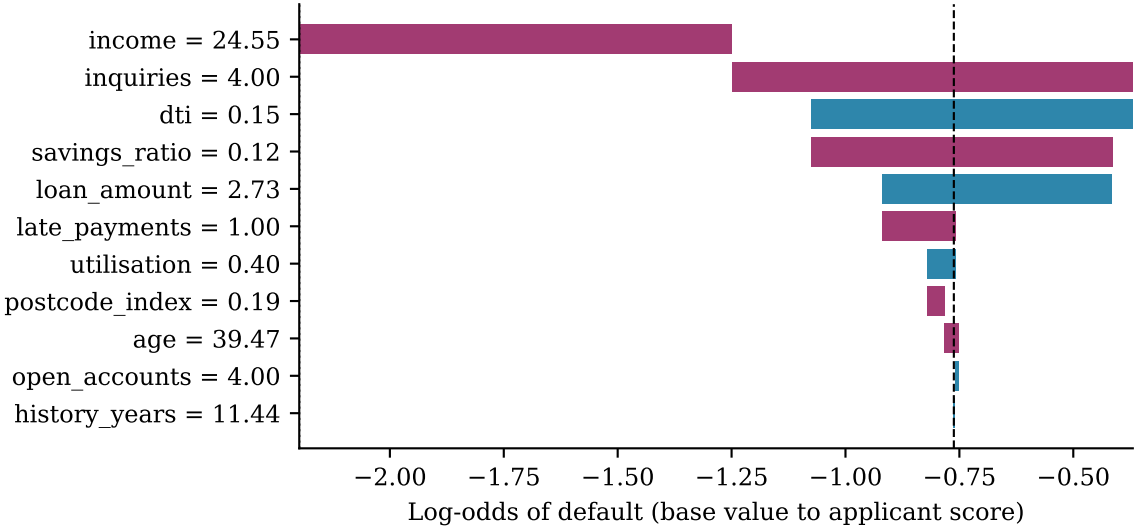
income = 24.55
inquiries = 4.00
dti = 0.15
savings_ratio = 0.12
loan_amount = 2.73
late_payments = 1.00
utilisation = 0.40
postcode_index = 0.19
age = 39.47
open_accounts = 4.00
history_years = 11.44
−2.00
−1.75
−1.50
−1.25
−1.00
−0.75
−0.50
Log-odds of default (base value to applicant score)