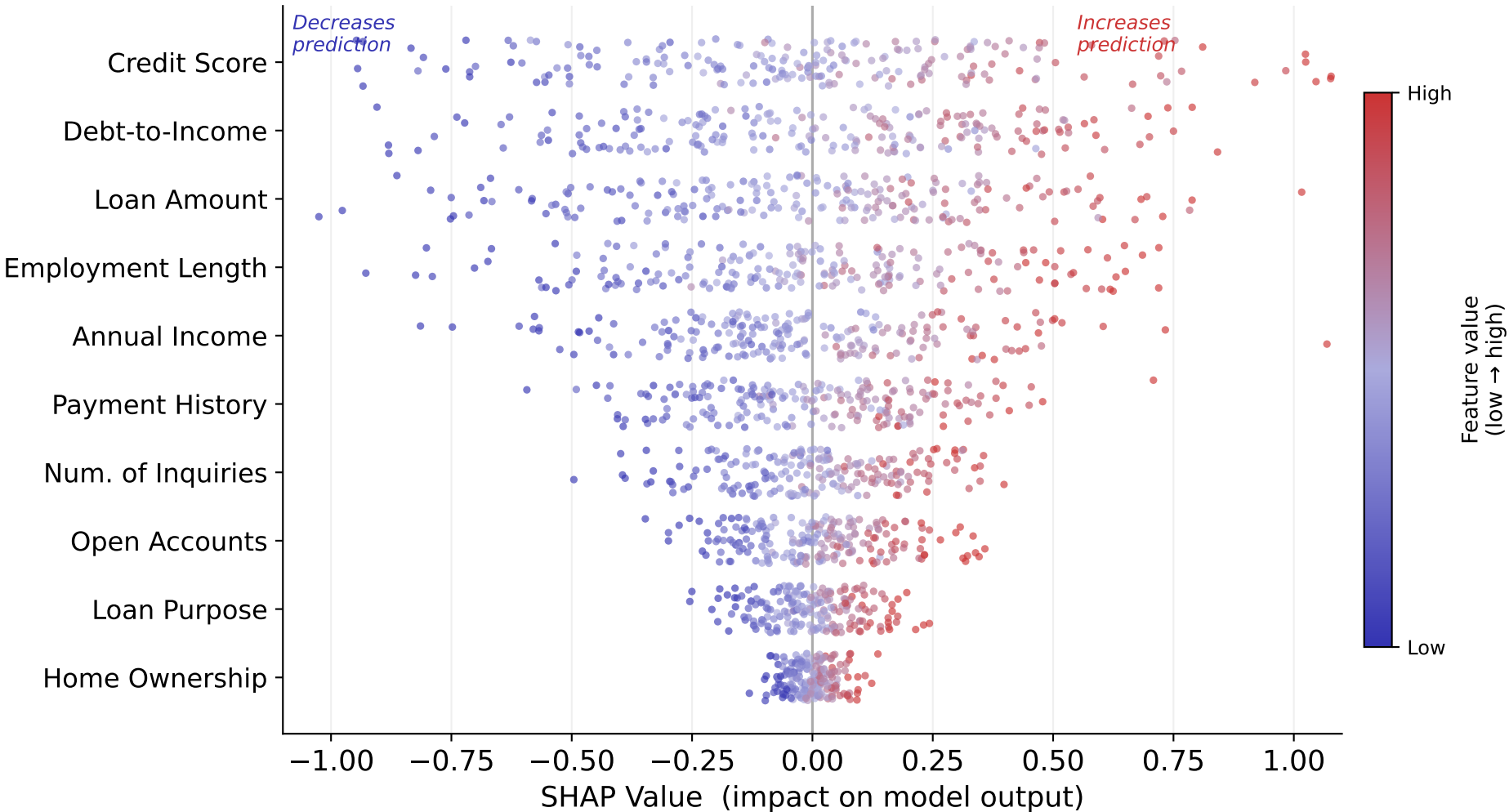


SHAP Beeswarm: Which Features Drive Credit Risk Predictions?



Illustrative SHAP values. Each dot = one loan applicant. Horizontal position = impact magnitude and direction.