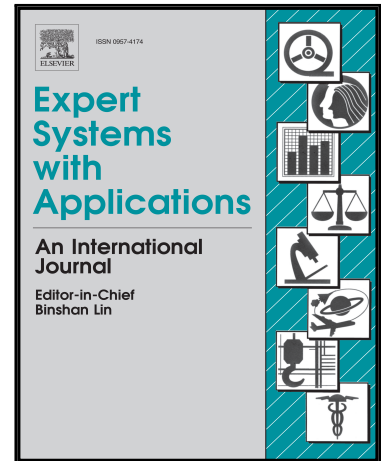


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Demonstrating Non-Inferiority of Easy Interpretable Methods for  
Insolvency Prediction

Lennart Obermann, Stephan Waack

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**Highlights**

- Insolvency prediction using a database with about 5,000 enterprises.
- Comparison of white-box models with gray- and black-box models.
- Comparison of interpretability of disjunctive normal forms and decision trees.
- Use of asymmetric bagging to deal with imbalanced data.
- Interpretable models are not inferior to black-box models in insolvency prediction.

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