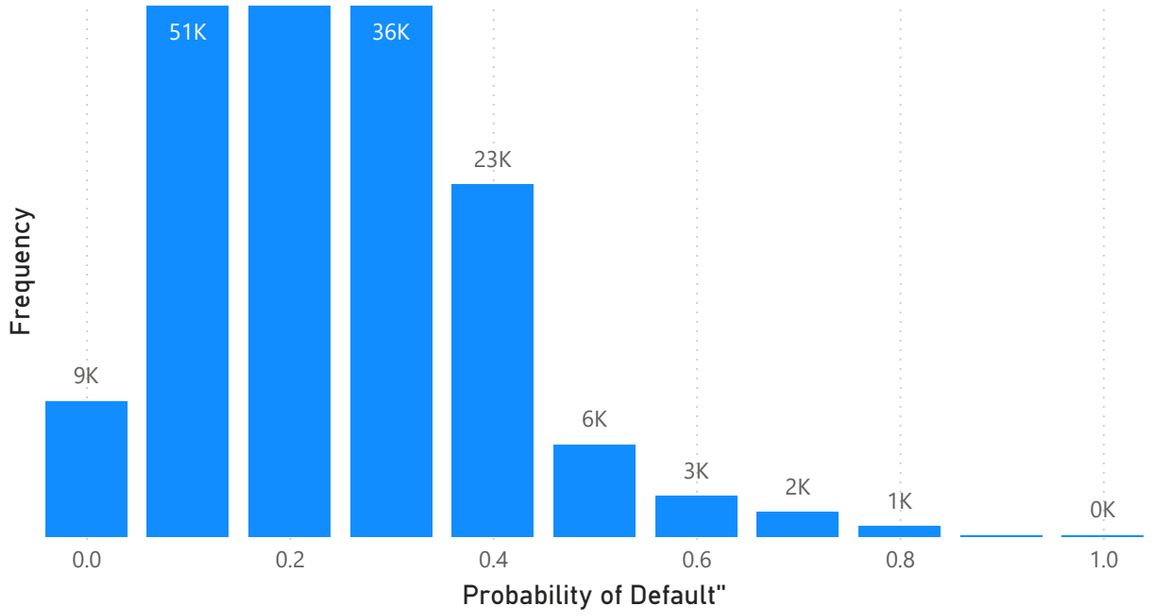
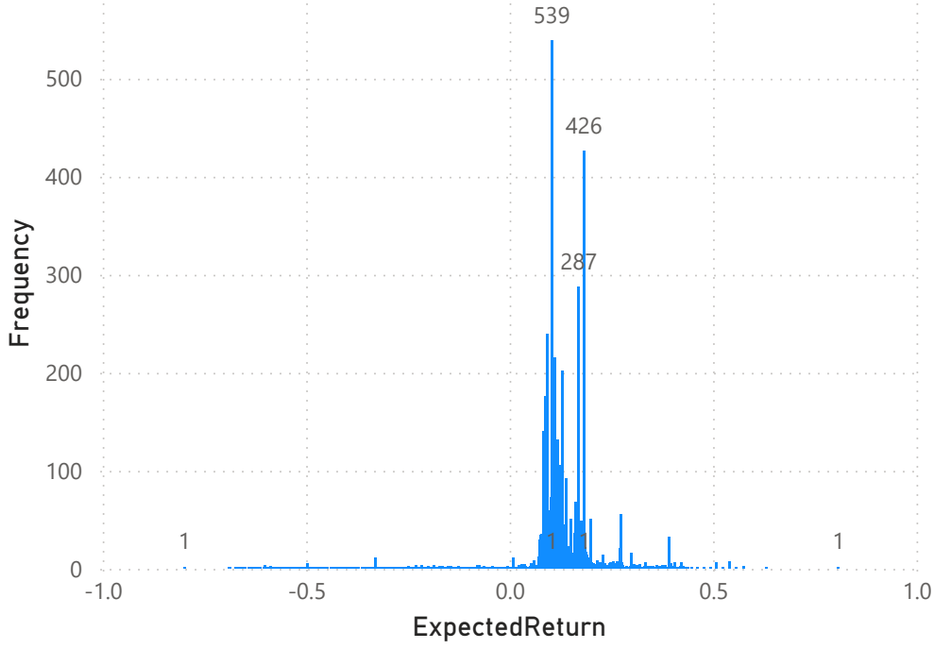
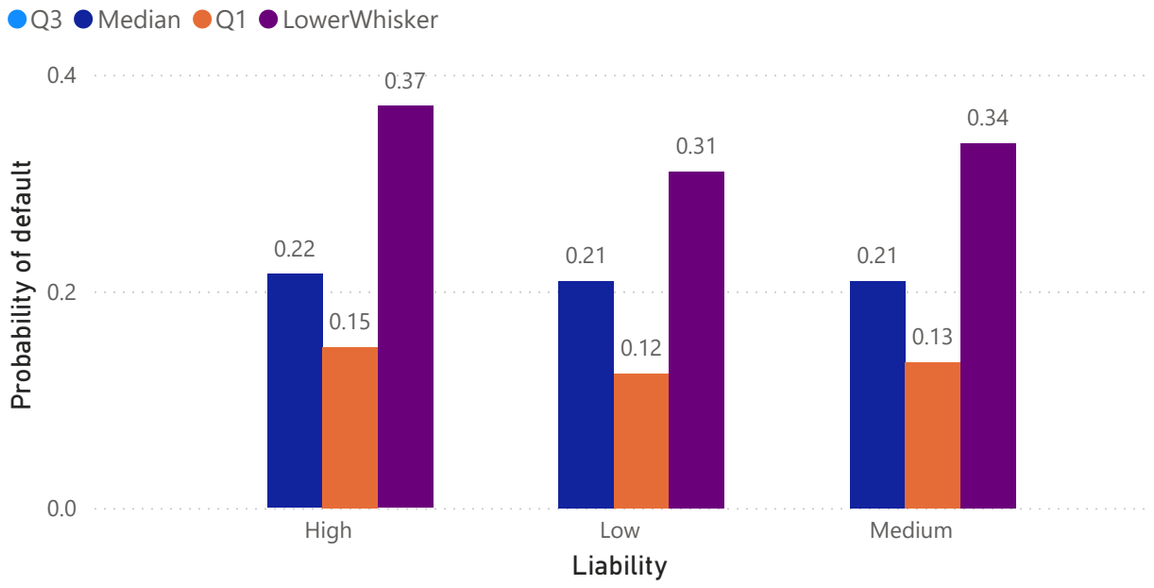
Histogram of Probability of Default



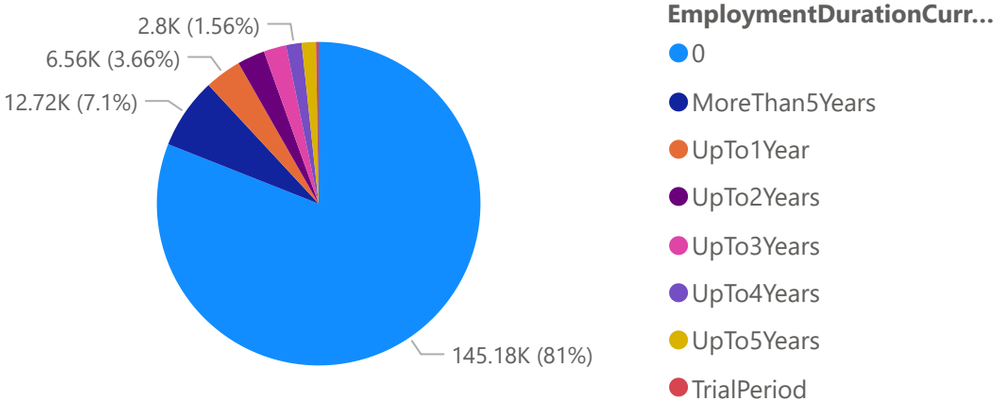
Frequency by ExpectedReturn



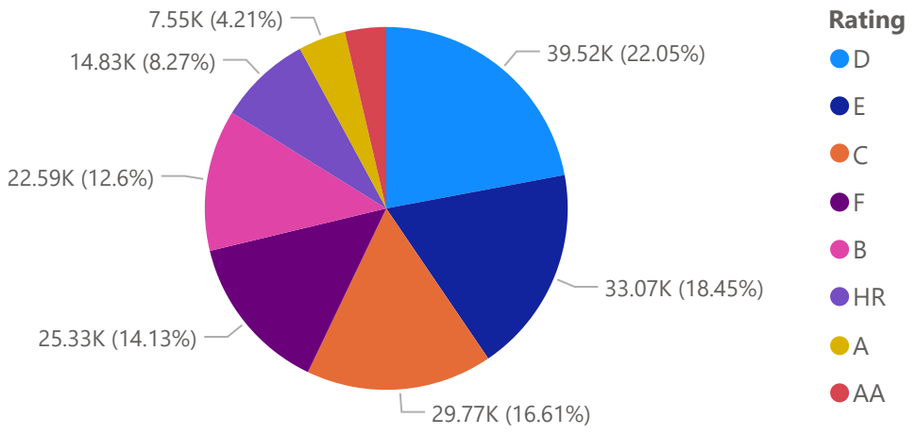
Default Probability by Liabilities



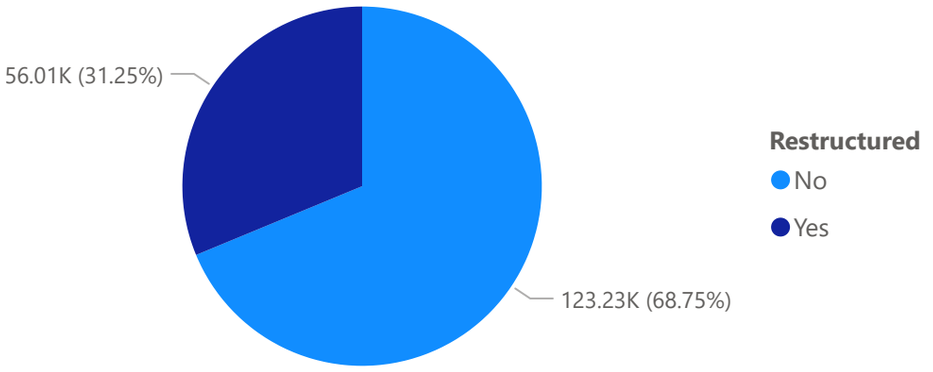
EmploymentDurationCurrentEmployer



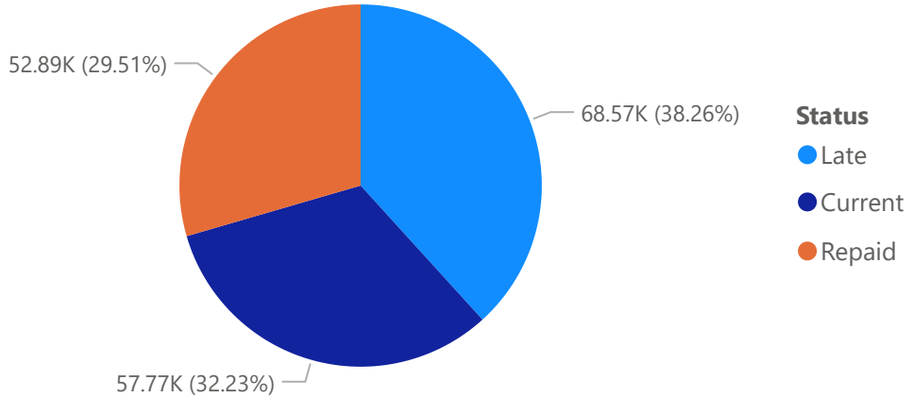
Rating



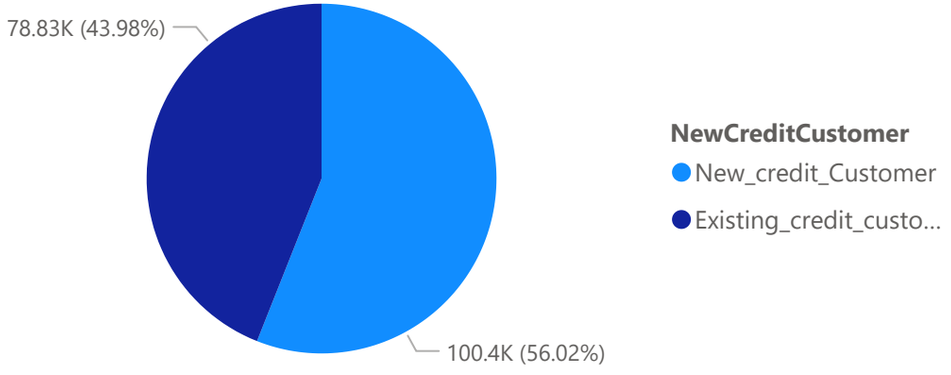
Restructured

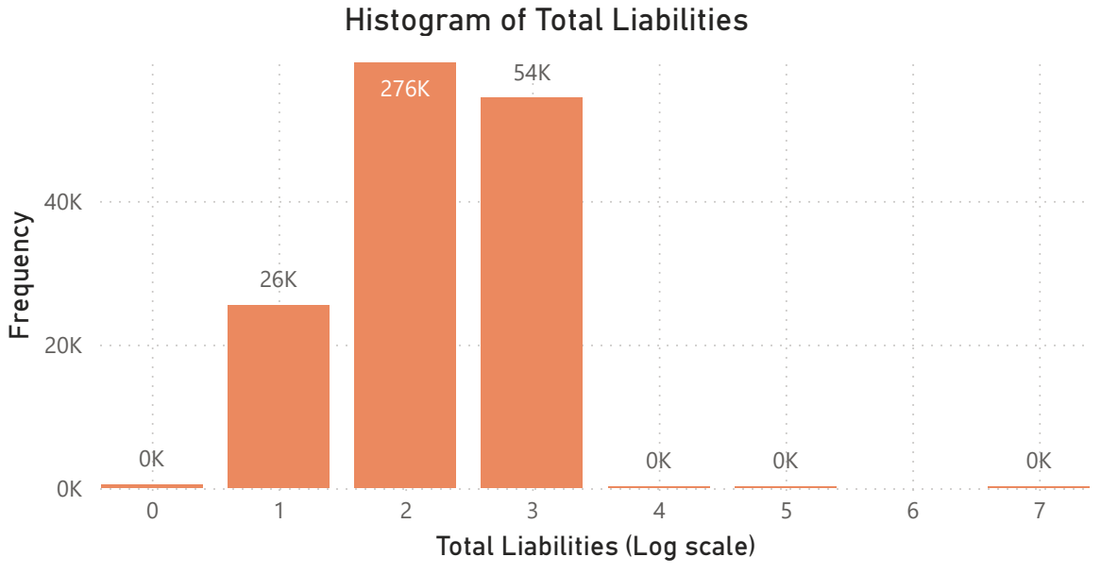


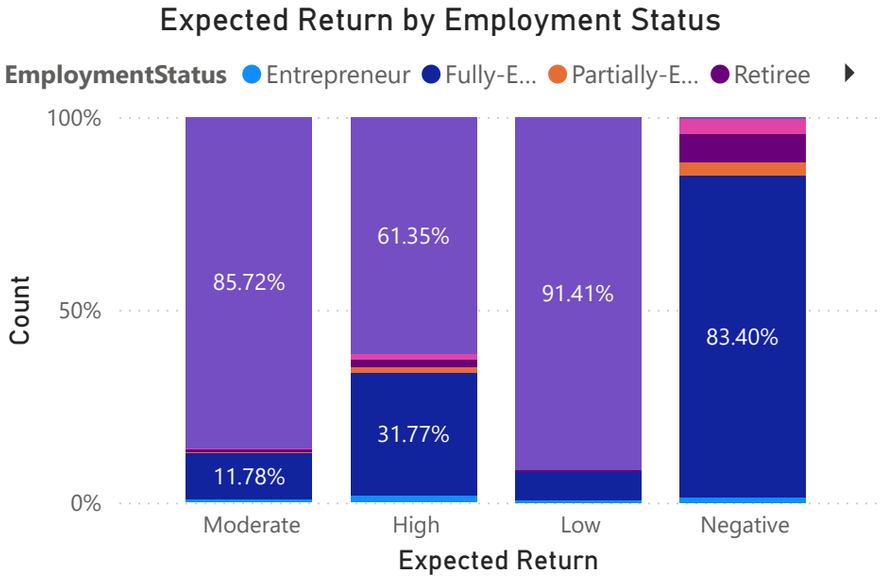
Status

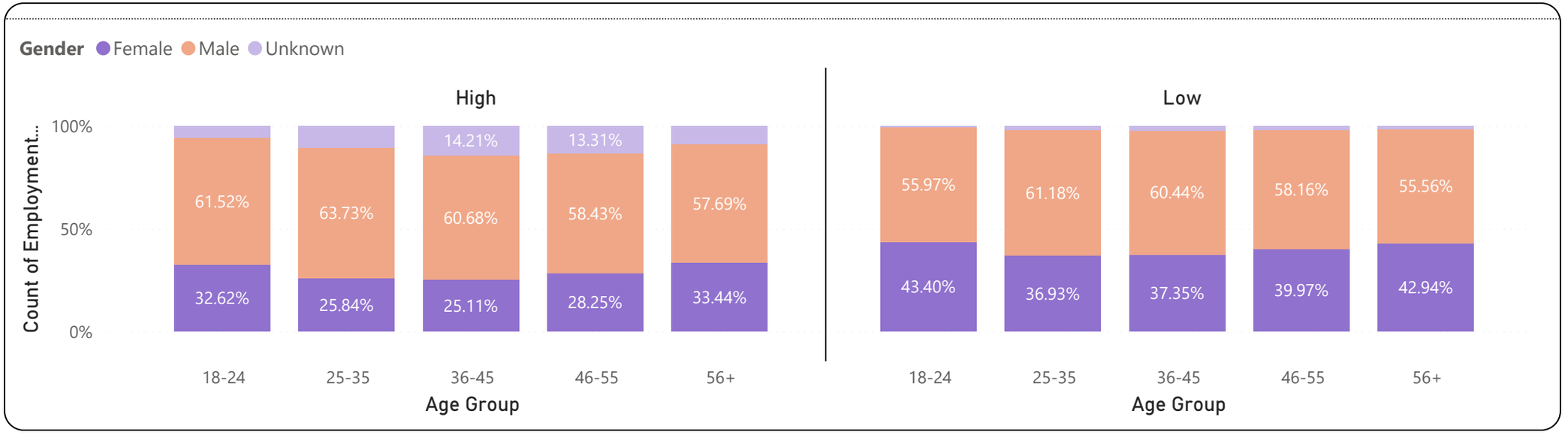


New credit score

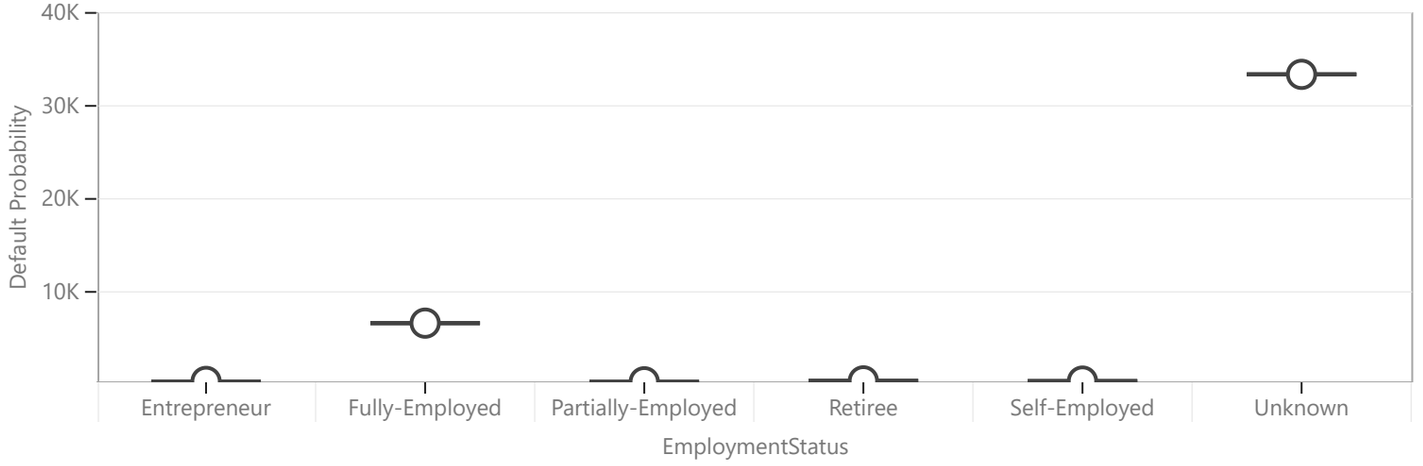



Histogram of Total Liabilities
Frequency
40K
20K
0K
0K
26K
276K
54K
0K
0K
0K
0
1
2
3
4
5
6
7
Total Liabilities (Log scale)

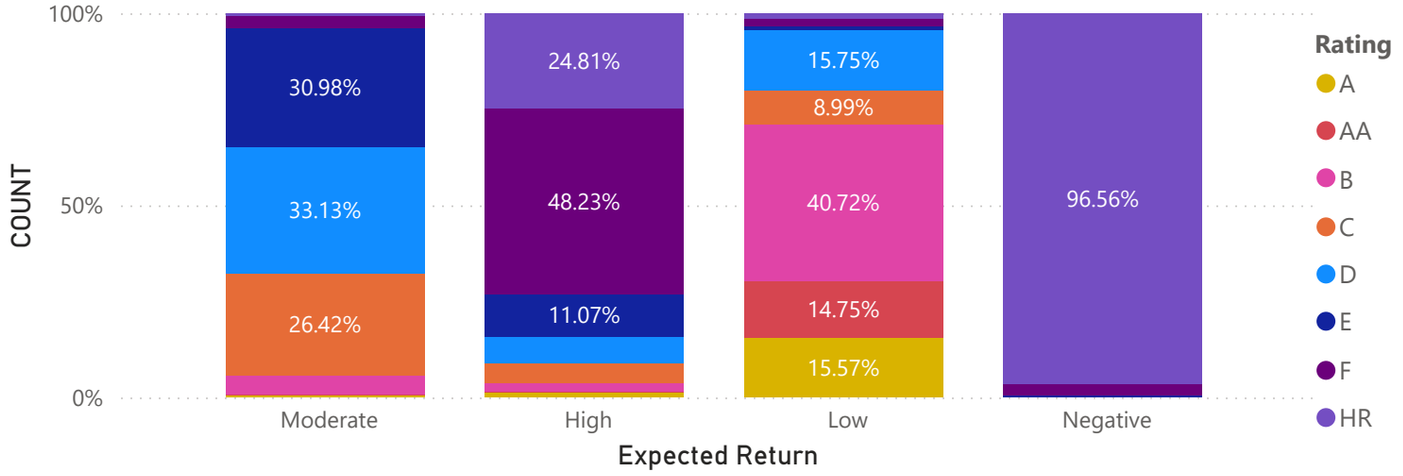

Expected Return by Employment Status
EmploymentStatus
Entrepreneur
Fully-E...
Partially-E...
Retiree
Count
100%
50%
0%
85.72%
11.78%
61.35%
31.77%
91.41%
83.40%
Moderate
High
Low
Negative
Expected Return


Gender
Female
Male
Unknown
High
Count of Employment...
100%
50%
0%
61.52%
32.62%
63.73%
25.84%
14.21%
60.68%
25.11%
13.31%
58.43%
28.25%
57.69%
33.44%
18-24
25-35
36-45
46-55
56+
Age Group
Low
55.97%
43.40%
61.18%
36.93%
60.44%
37.35%
58.16%
39.97%
55.56%
42.94%
18-24
25-35
36-45
46-55
56+
Age Group

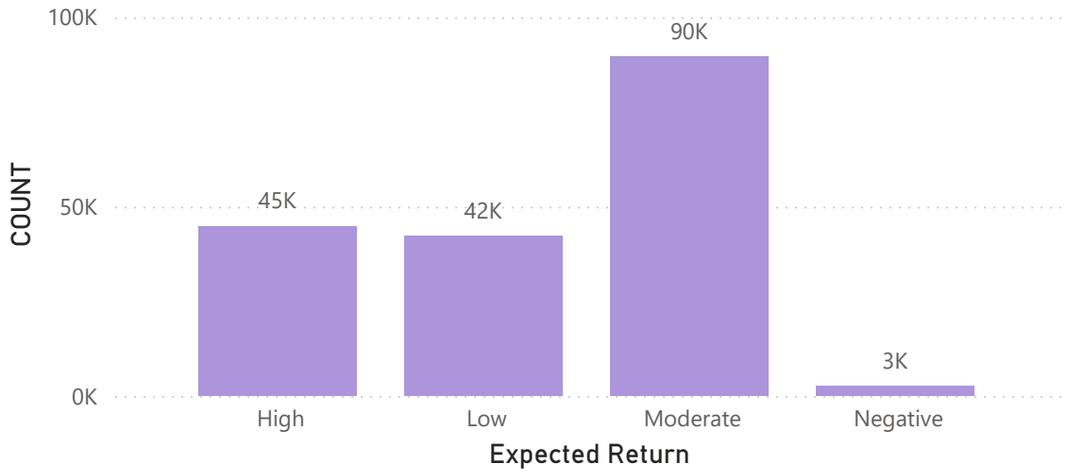
Default Probability by Employment Status



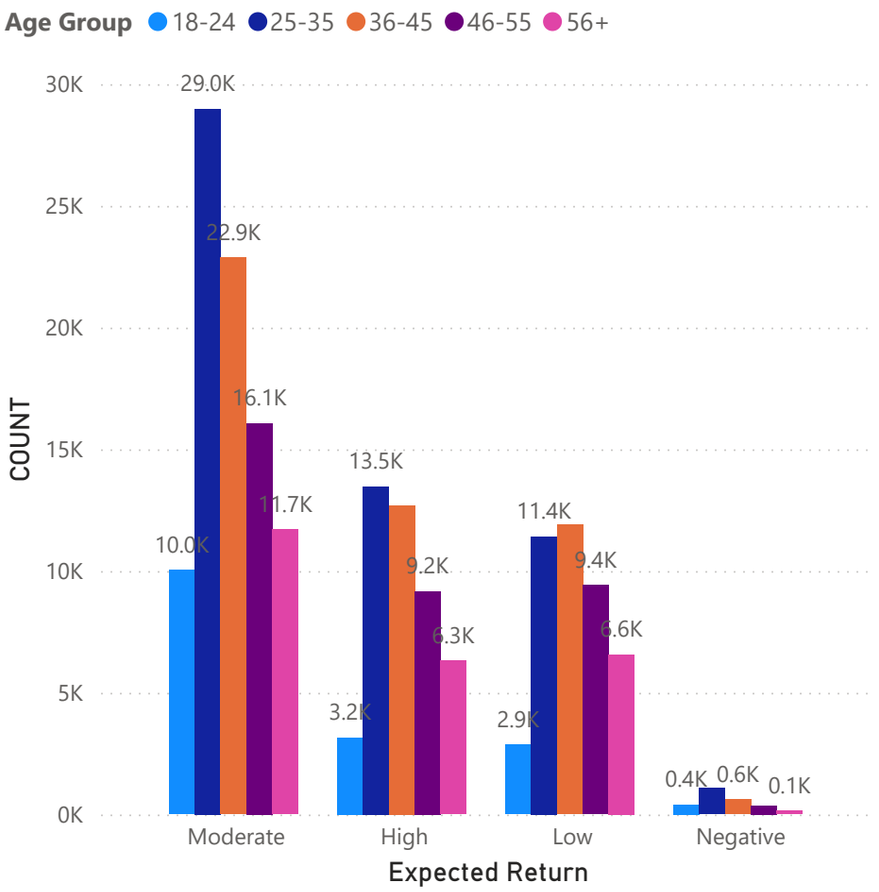
Expected Return by Rating



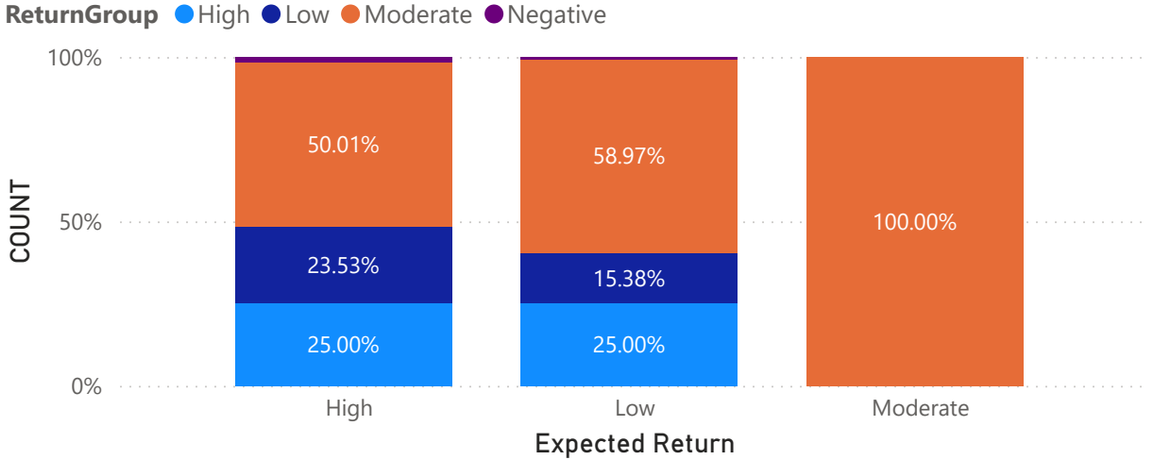
Expected Return by Liabilities

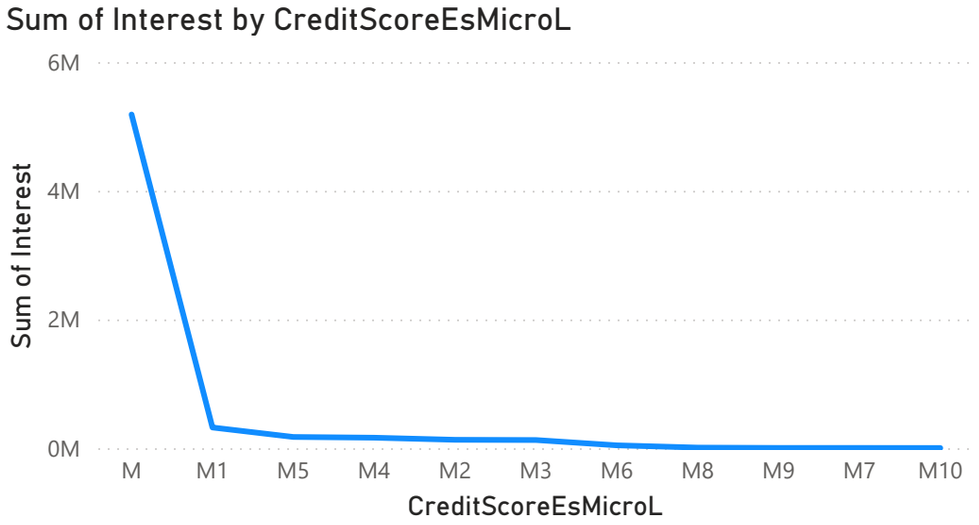


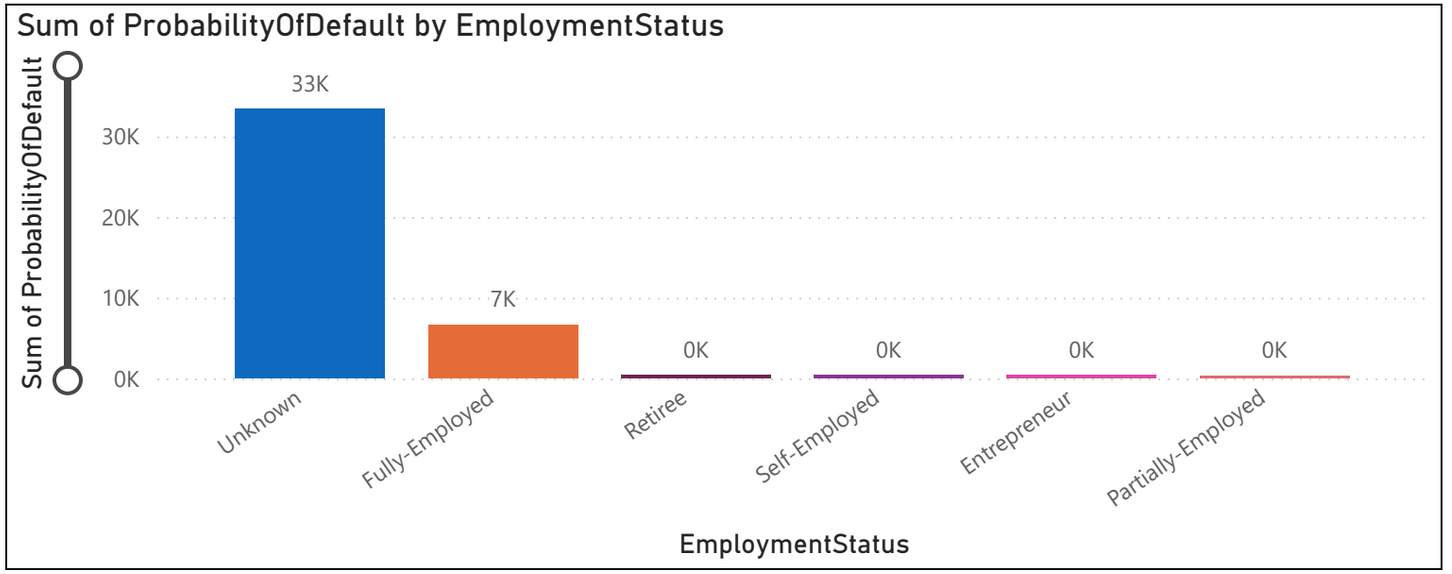
Expected Return by Age



Expected Return by Total Income




Sum of Interest by CreditScoreEsMicroL
6M
4M
2M
0M
Sum of Interest
M
M1
M5
M4
M2
M3
M6
M8
M9
M7
M10
CreditScoreEsMicroL


Sum of ProbabilityOfDefault by EmploymentStatus
Sum of ProbabilityOfDefault
33K
30K
20K
10K
0K
7K
0K
0K
0K
0K
Unknown
Fully-Employed
Retiree
Self-Employed
Entrepreneur
Partially-Employed
EmploymentStatus