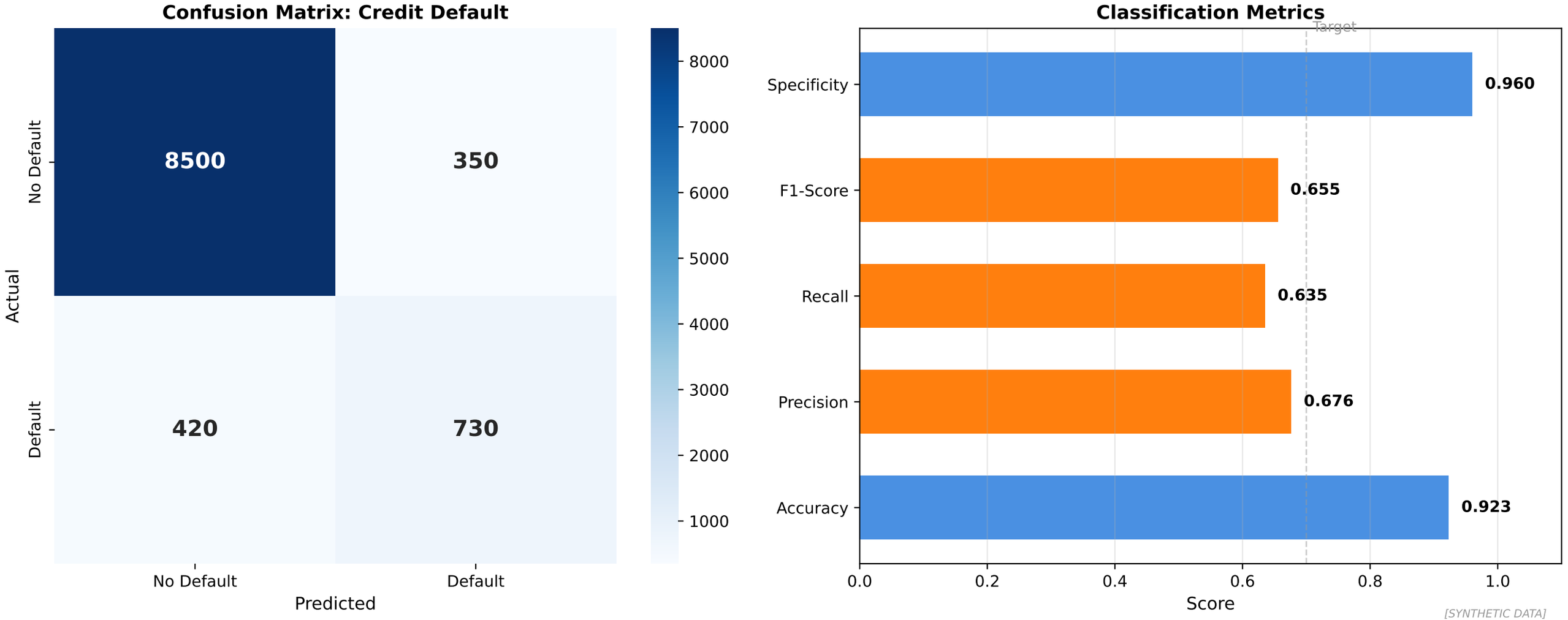Credit Default Classification Performance