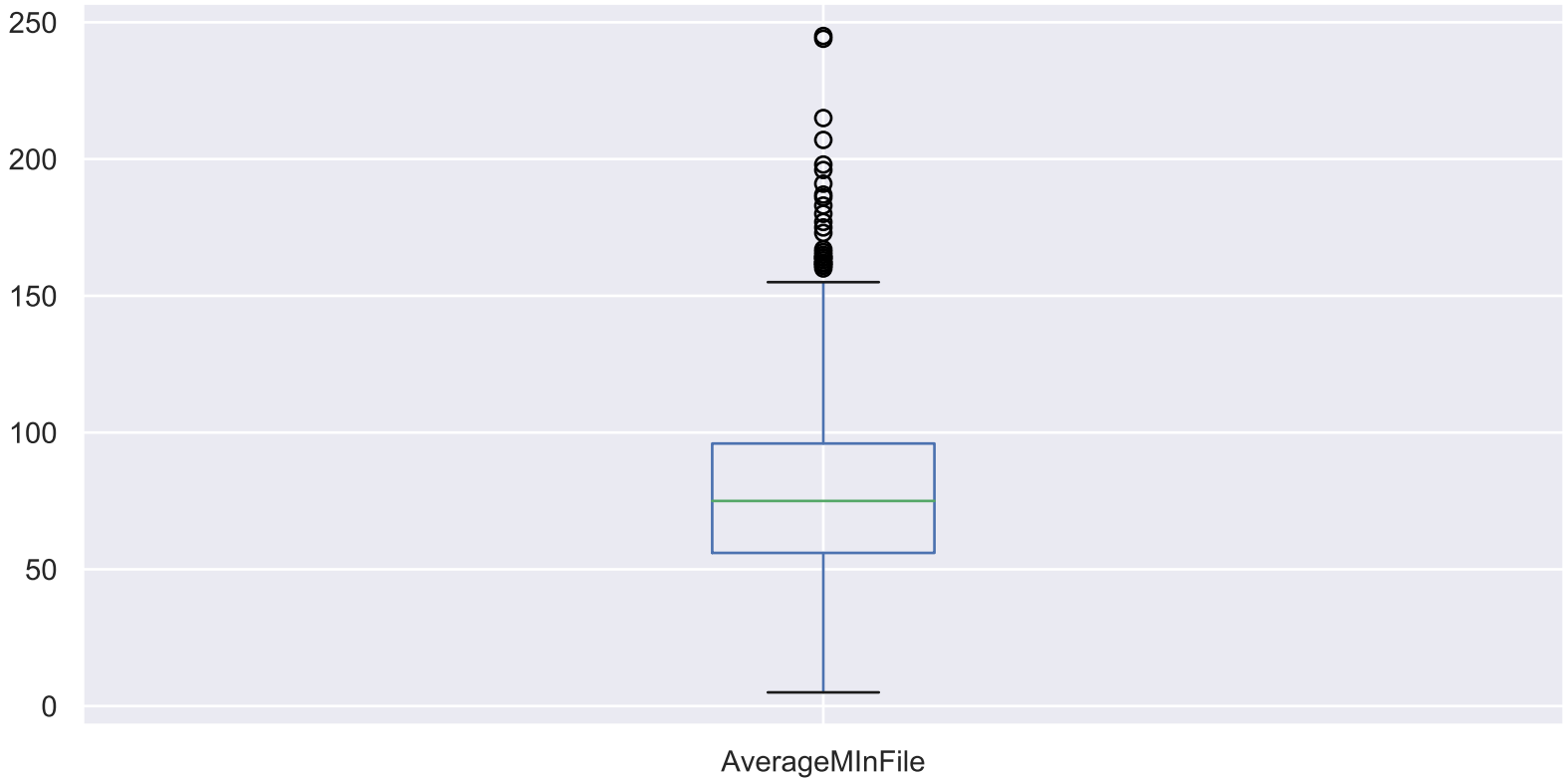
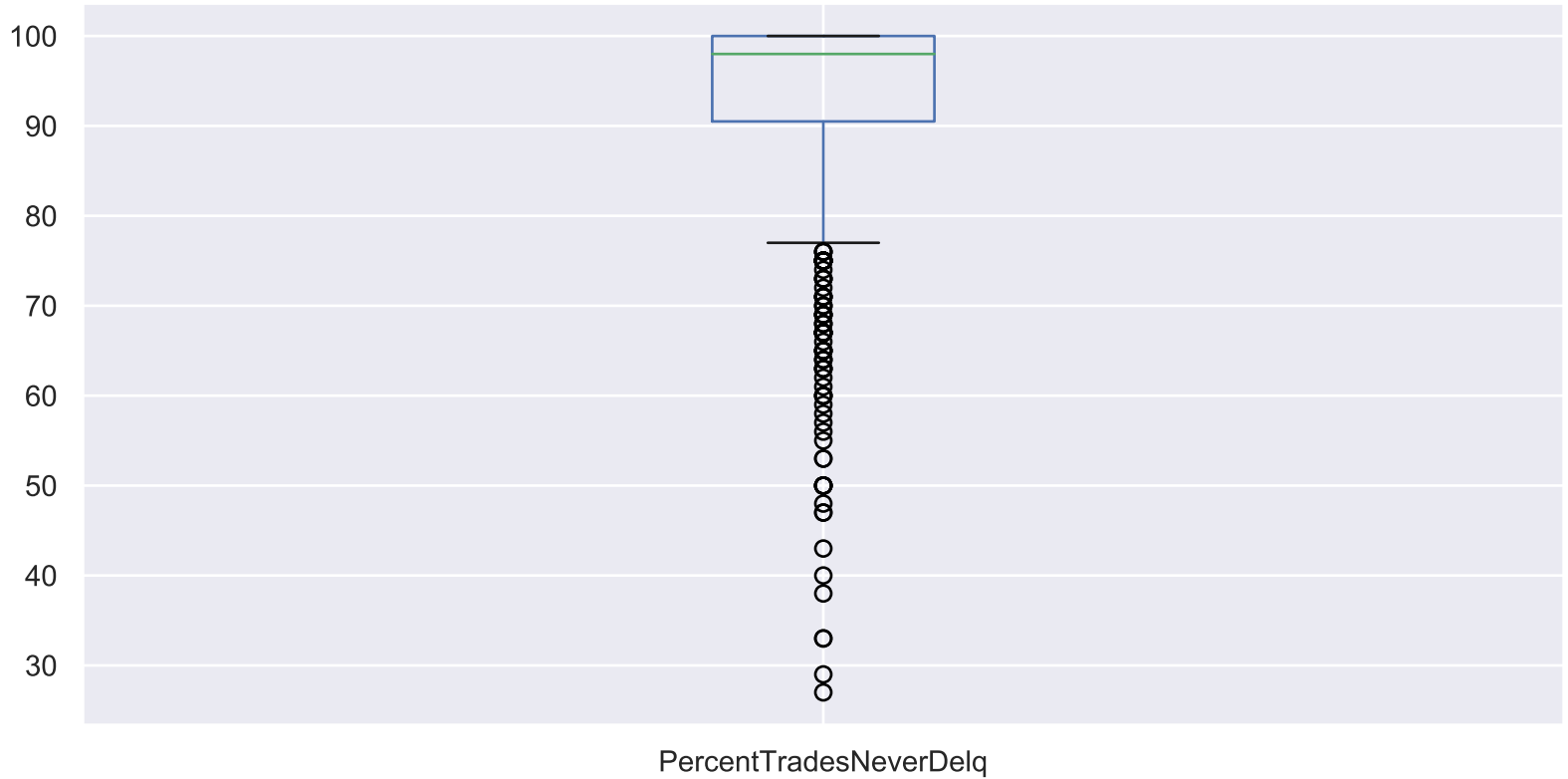
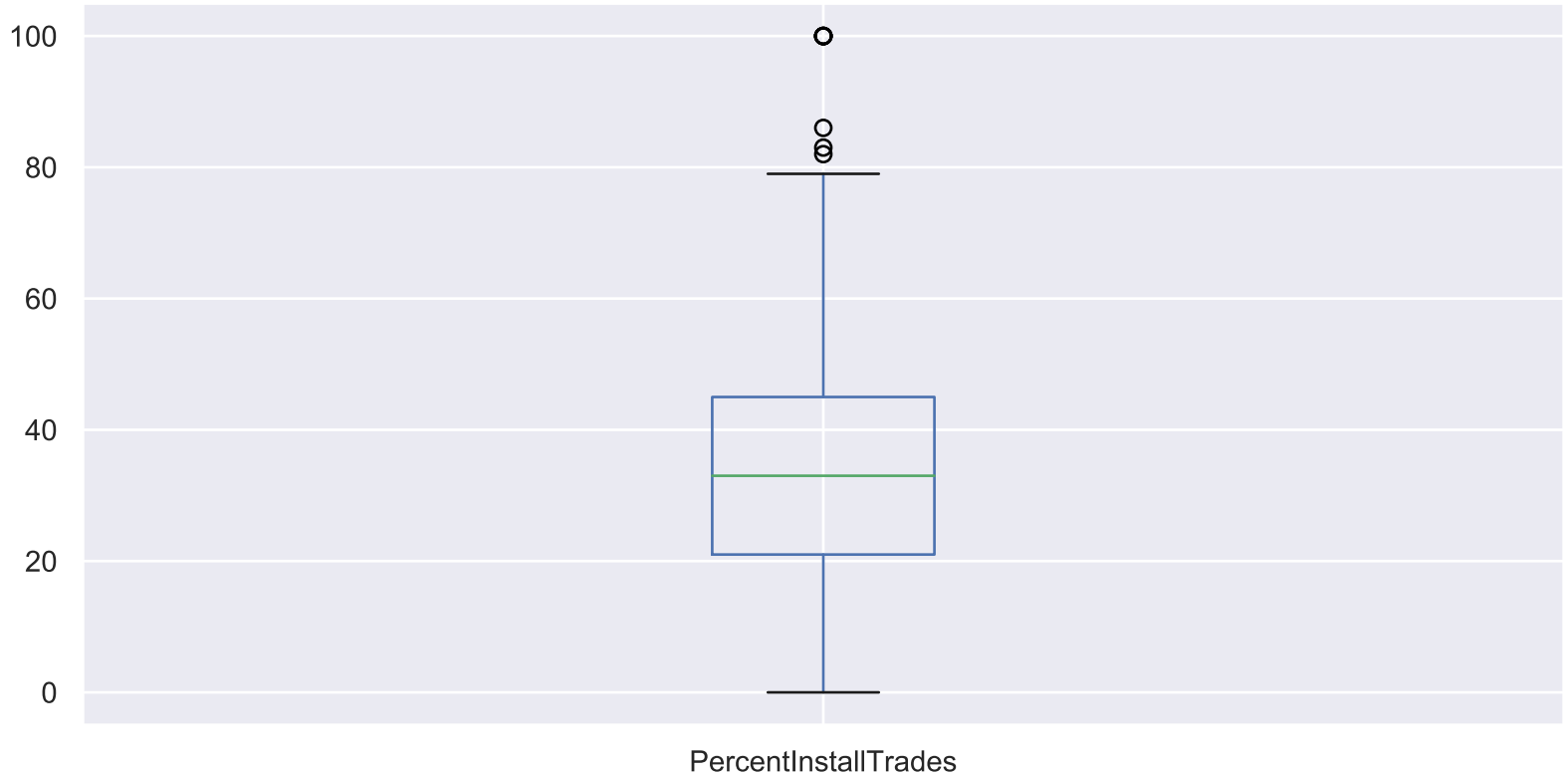

250
200
150
100
50
0
AverageMInFile


100
90
80
70
60
50
40
30
PercentTradesNeverDelq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80
60
40
20
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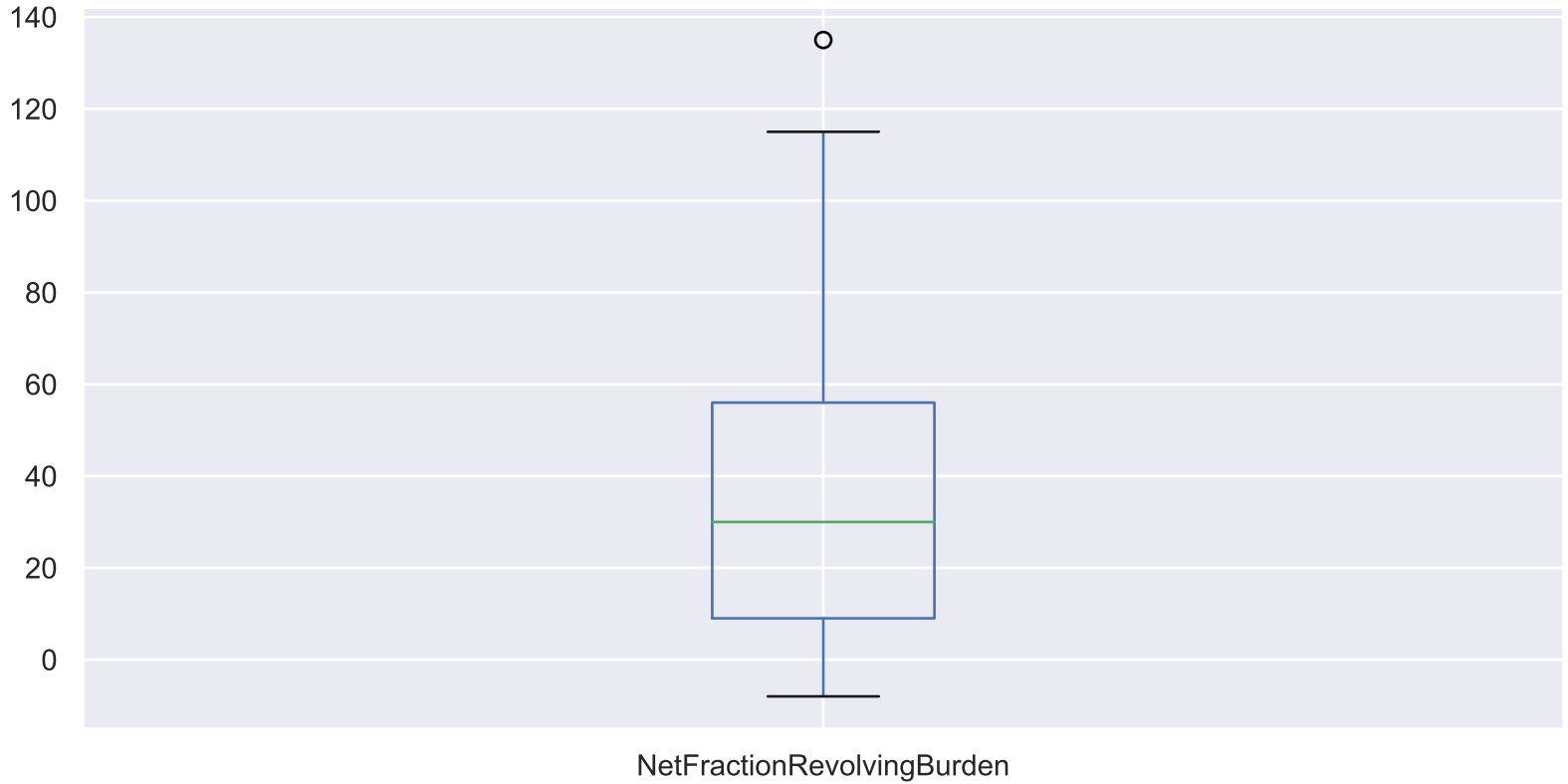
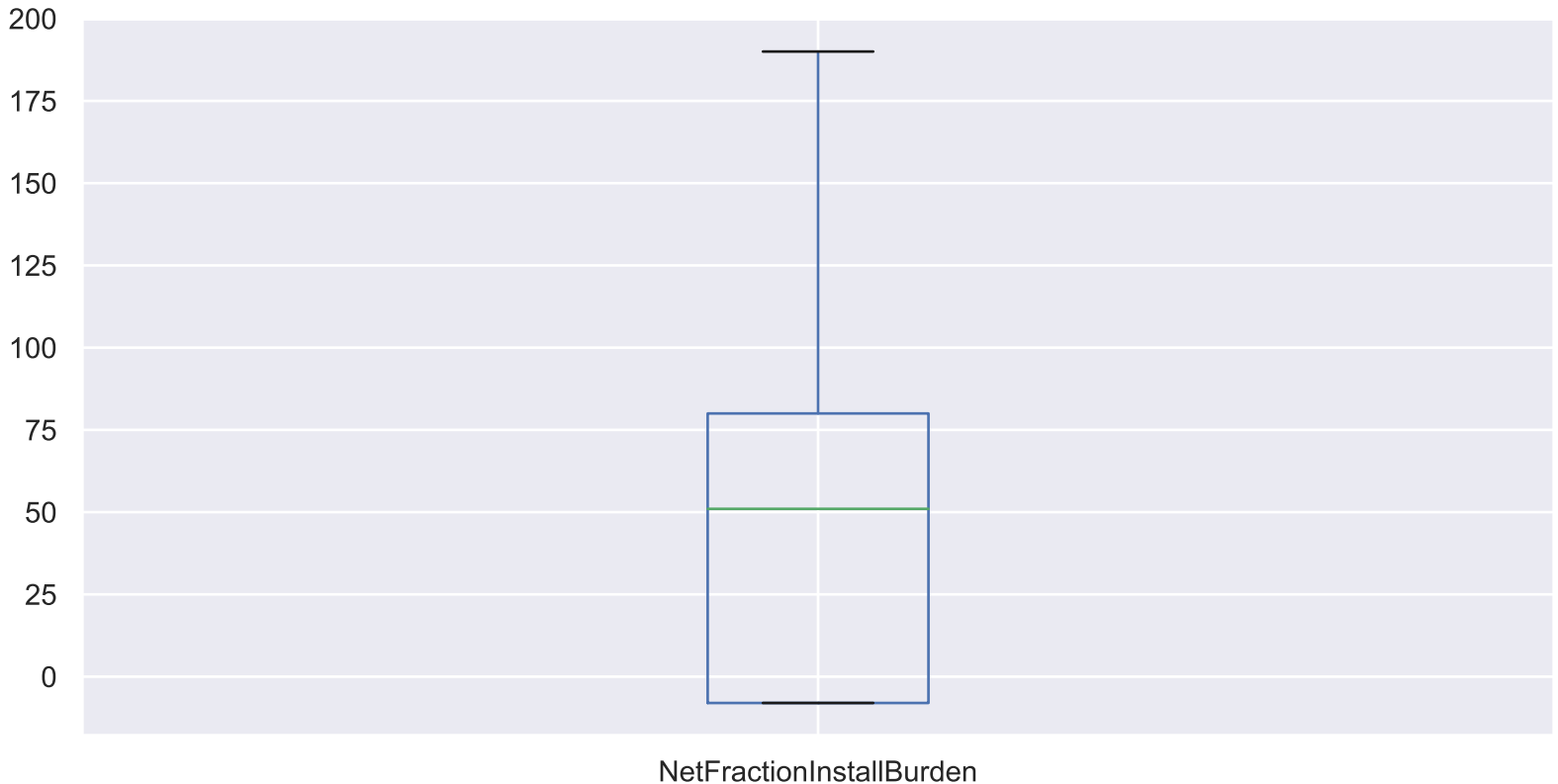
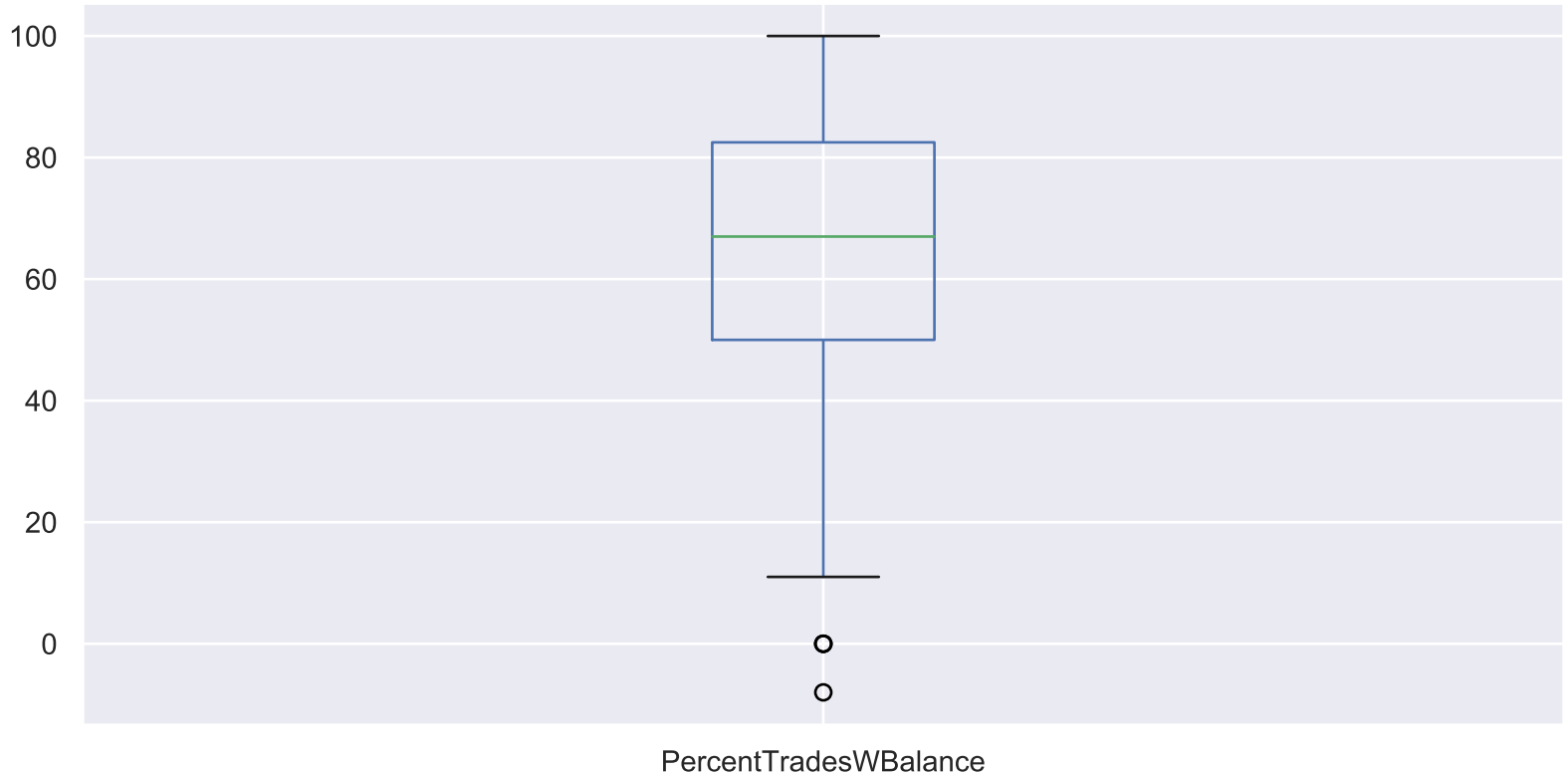
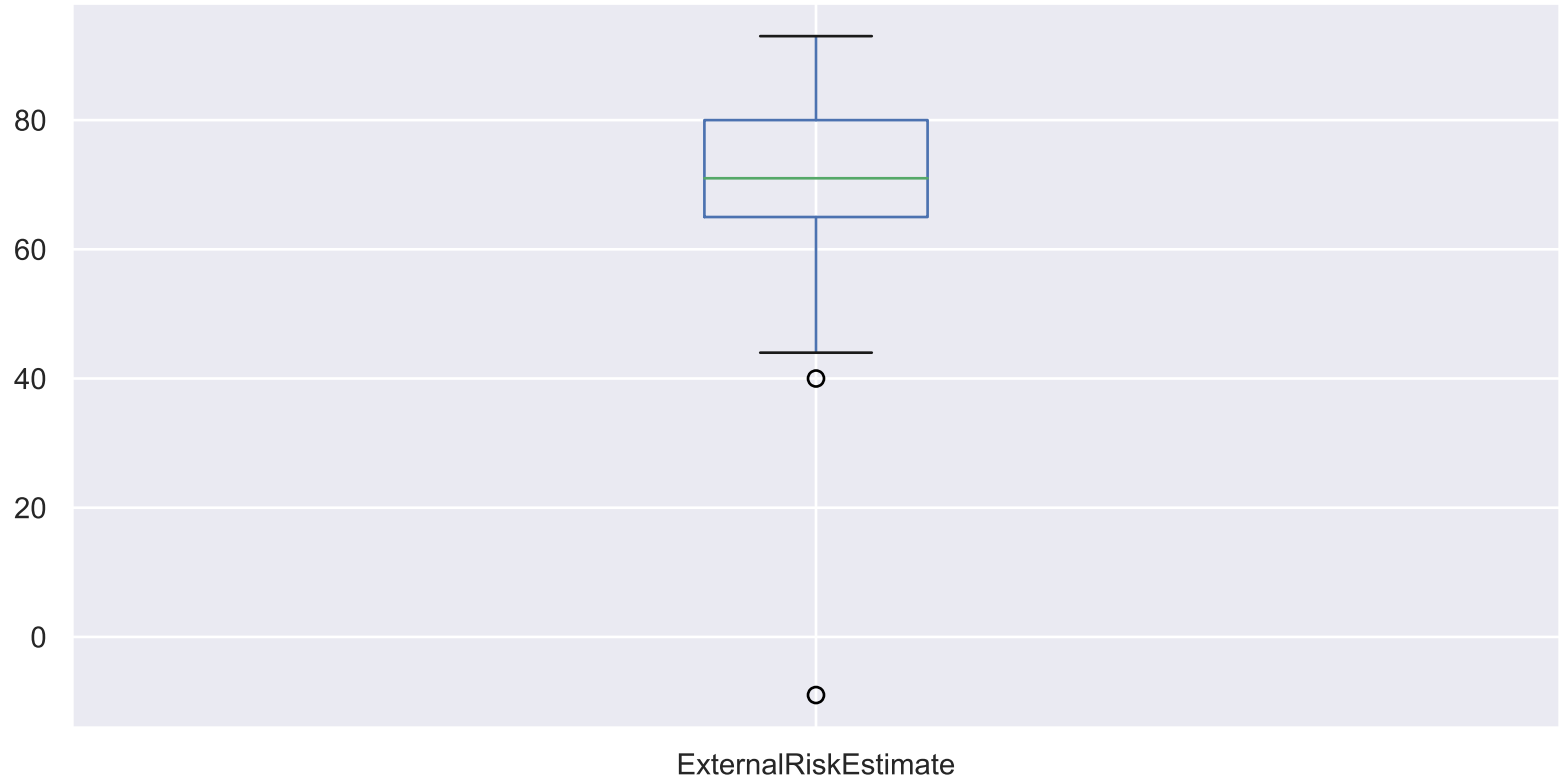
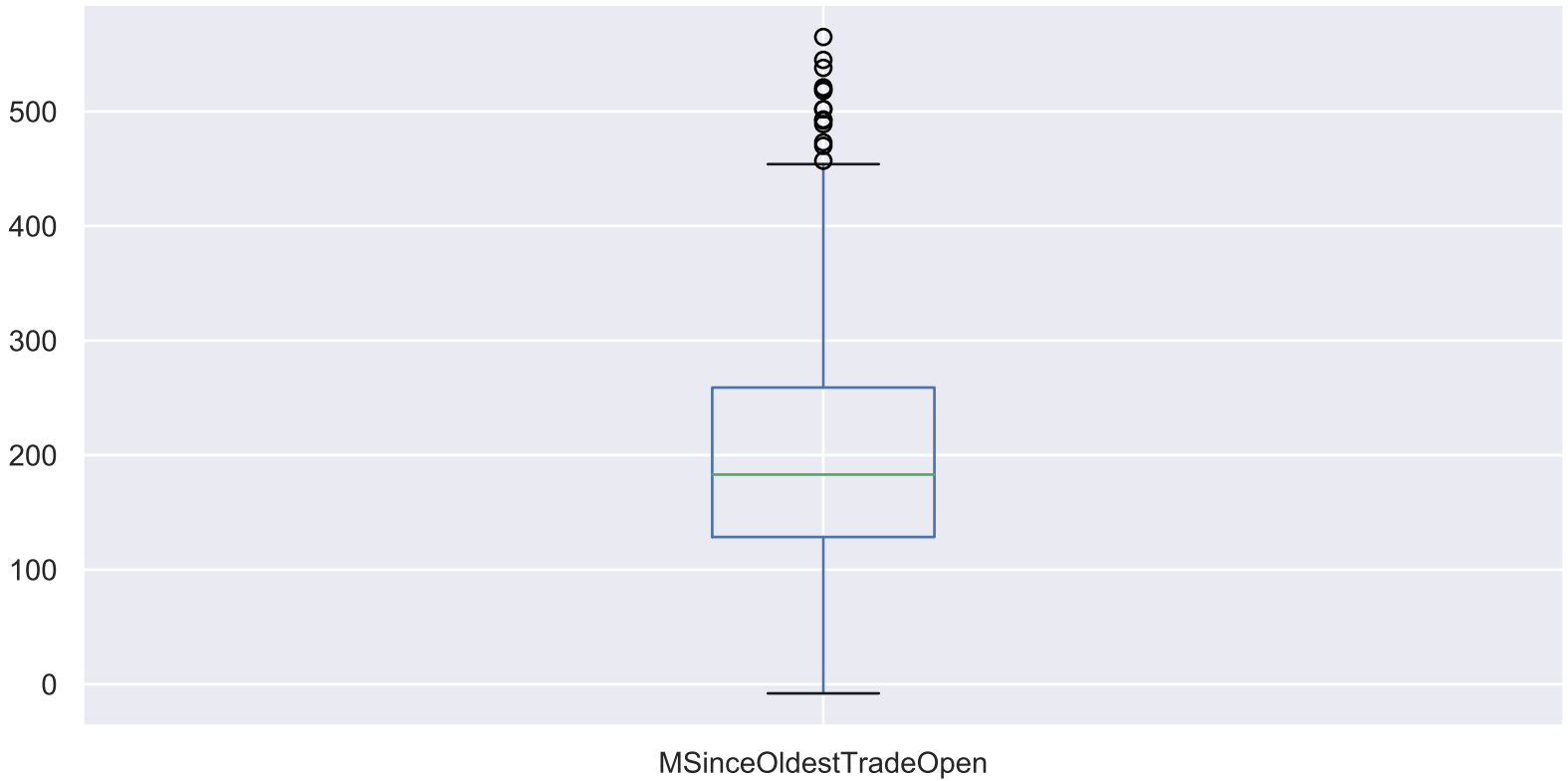
PercentInstallTrades

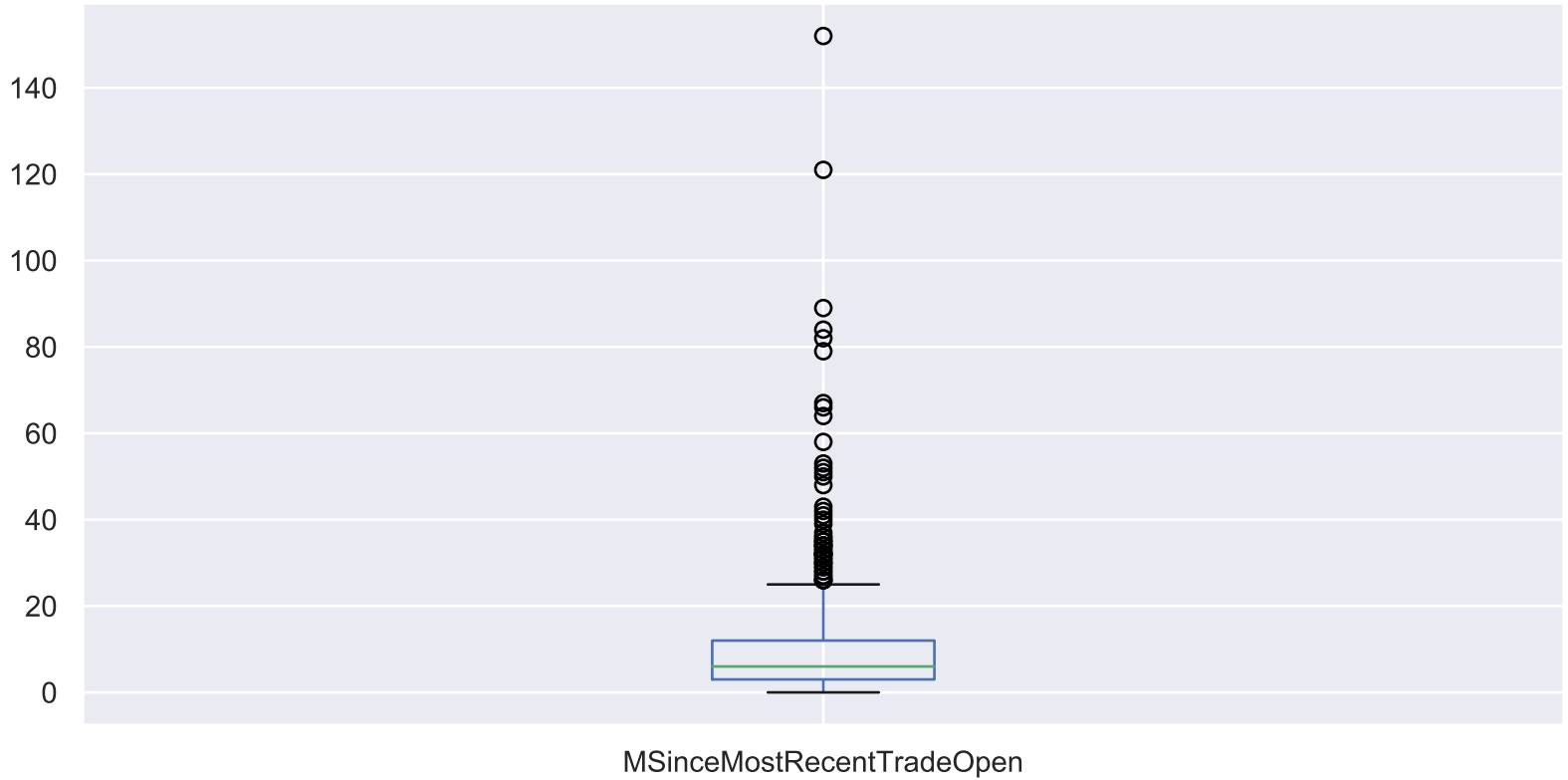

140
120
100
80
60
40
20
0
NetFractionRevolvingBurden

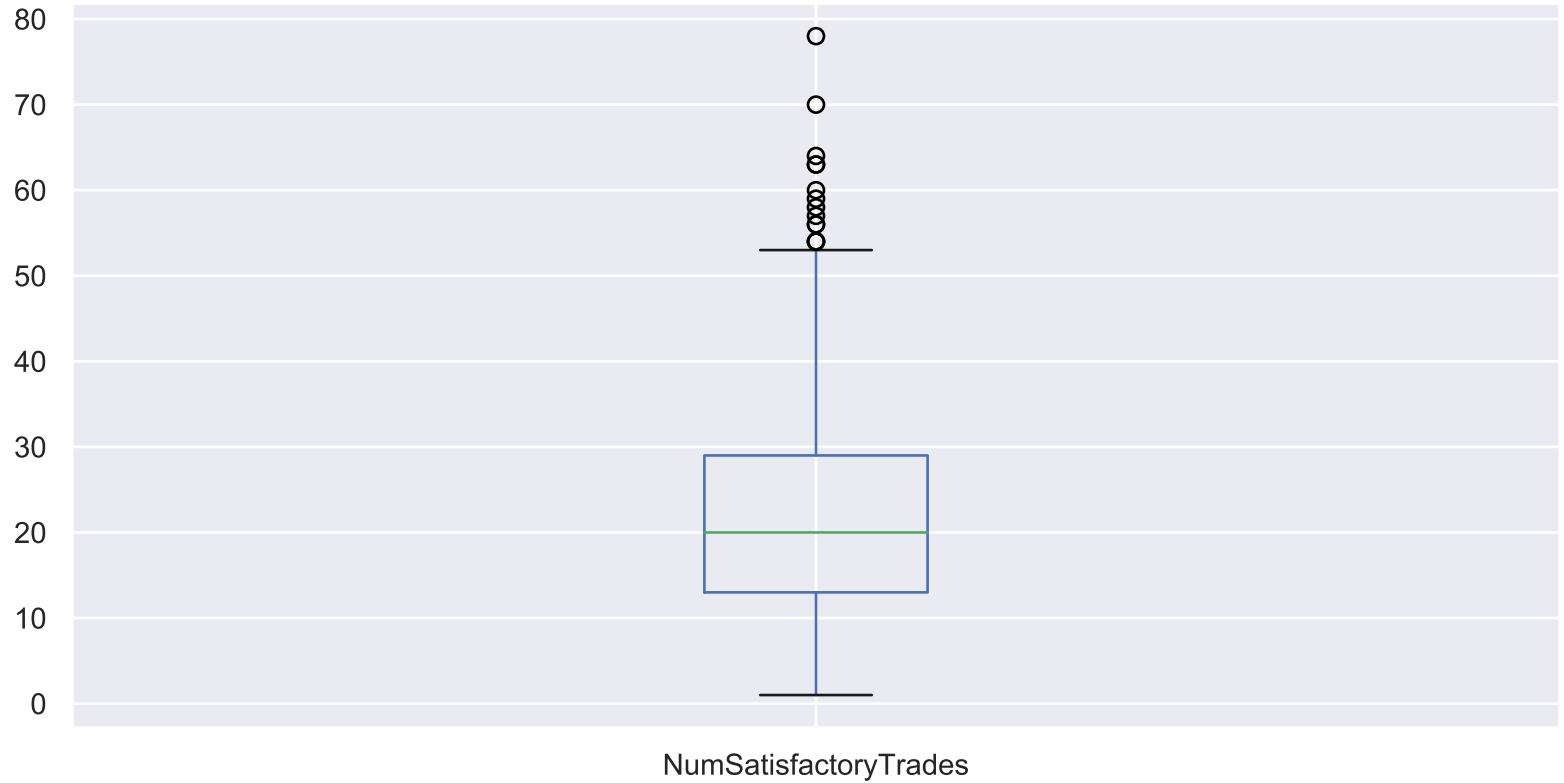

200
175
150
125
100
75
50
25
0
NetFractionInstallBurden

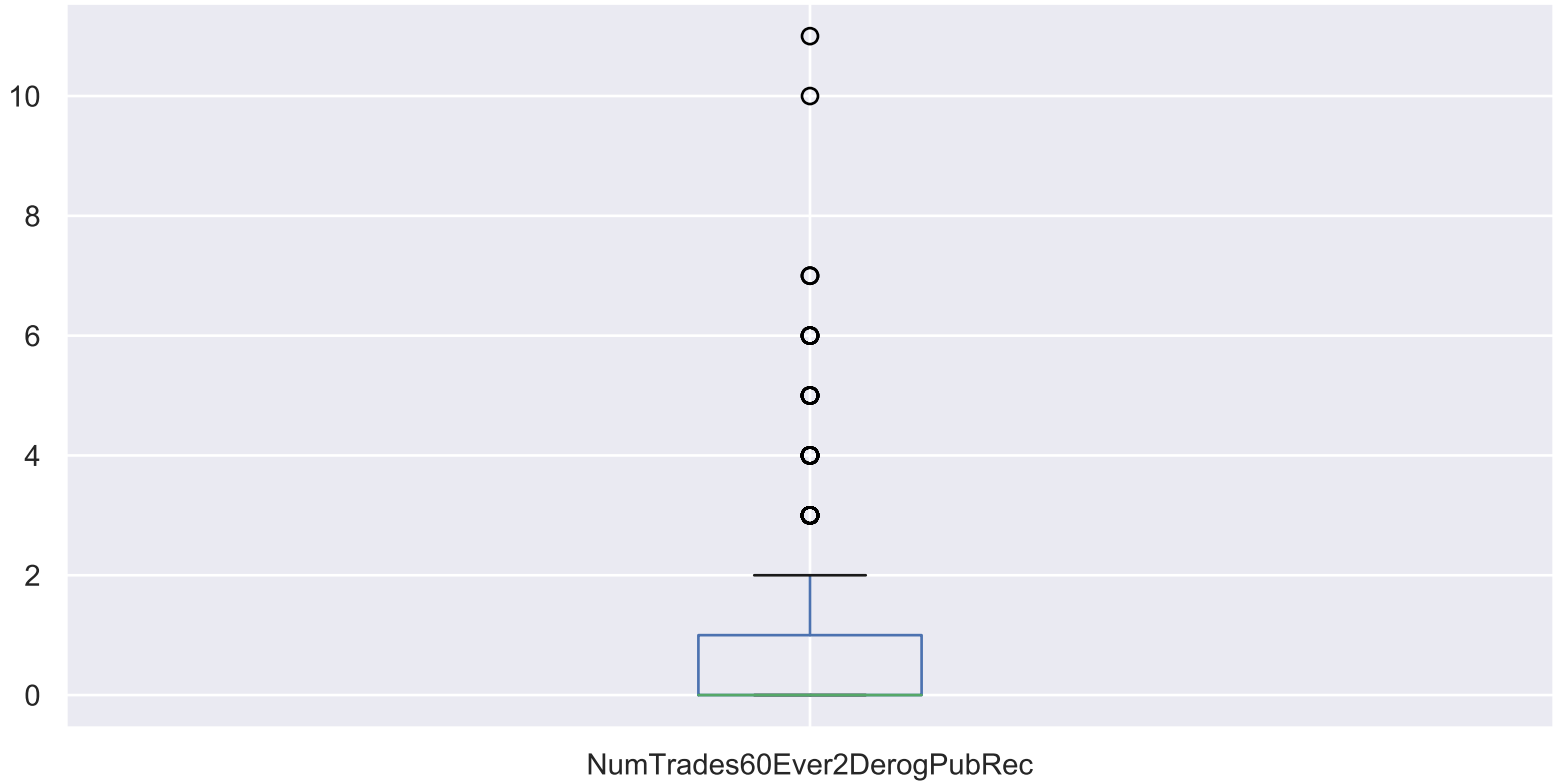

100
80
60
40
20
0
PercentTradesWBalance


80
60
40
20
0
ExternalRiskEstimate

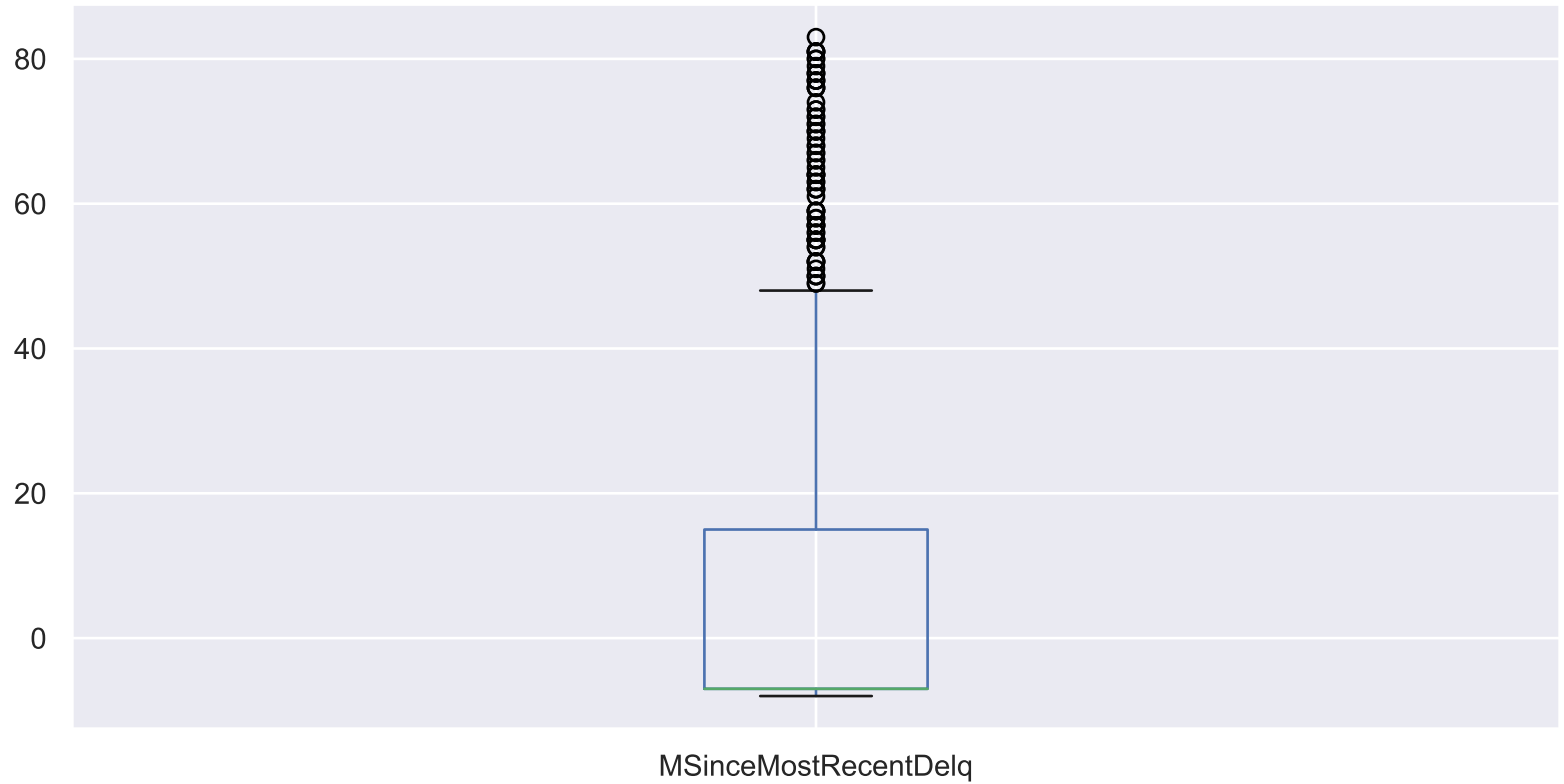

500
400
300
200
100
0
MSinceOldestTradeOpen

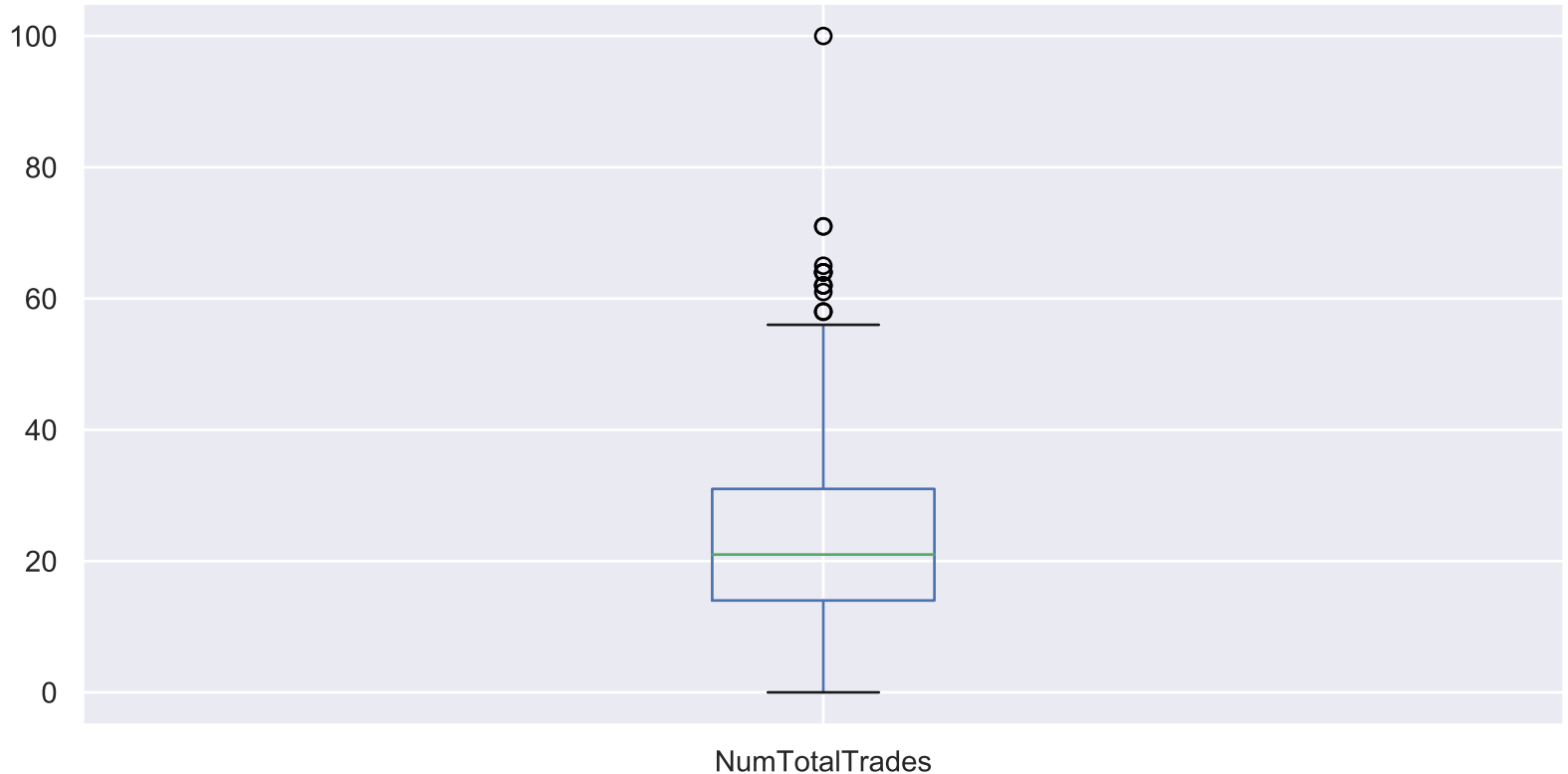

140
120
100
80
60
40
20
0
MSinceMostRecentTradeOpen

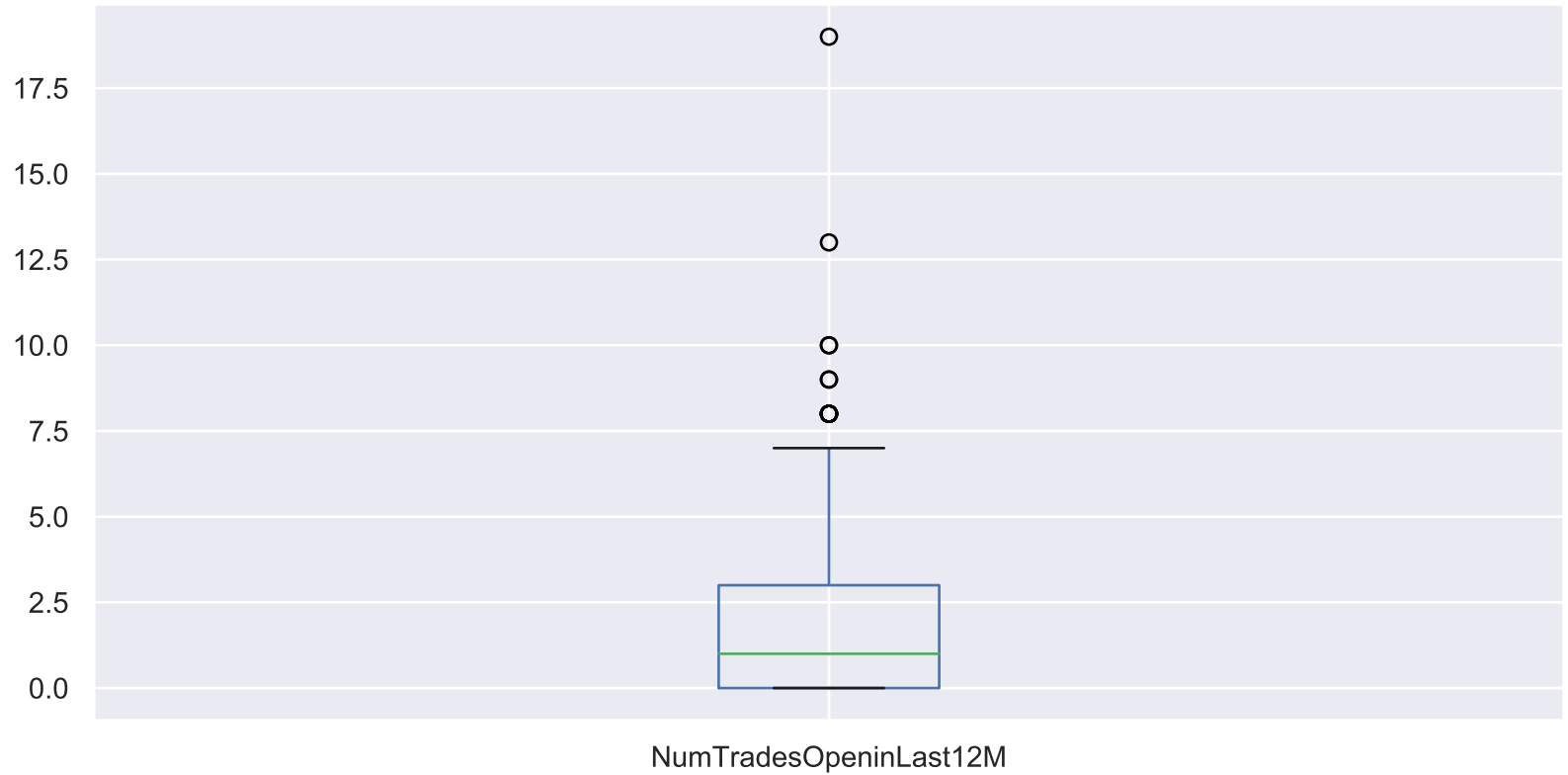

80
70
60
50
40
30
20
10
0
NumSatisfactoryTrades

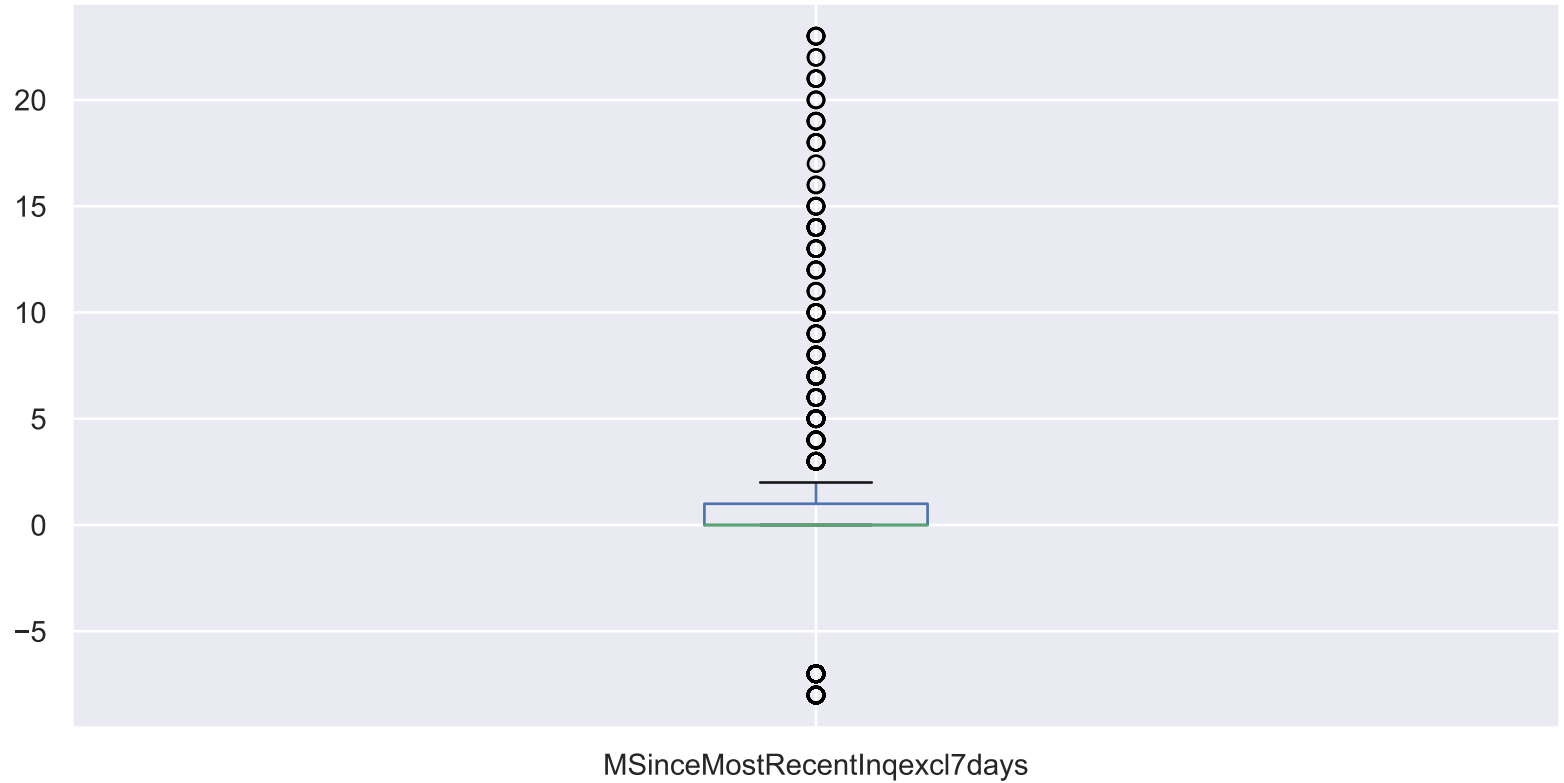

10
8
6
4
2
0
NumTrades60Ever2DerogPubRec

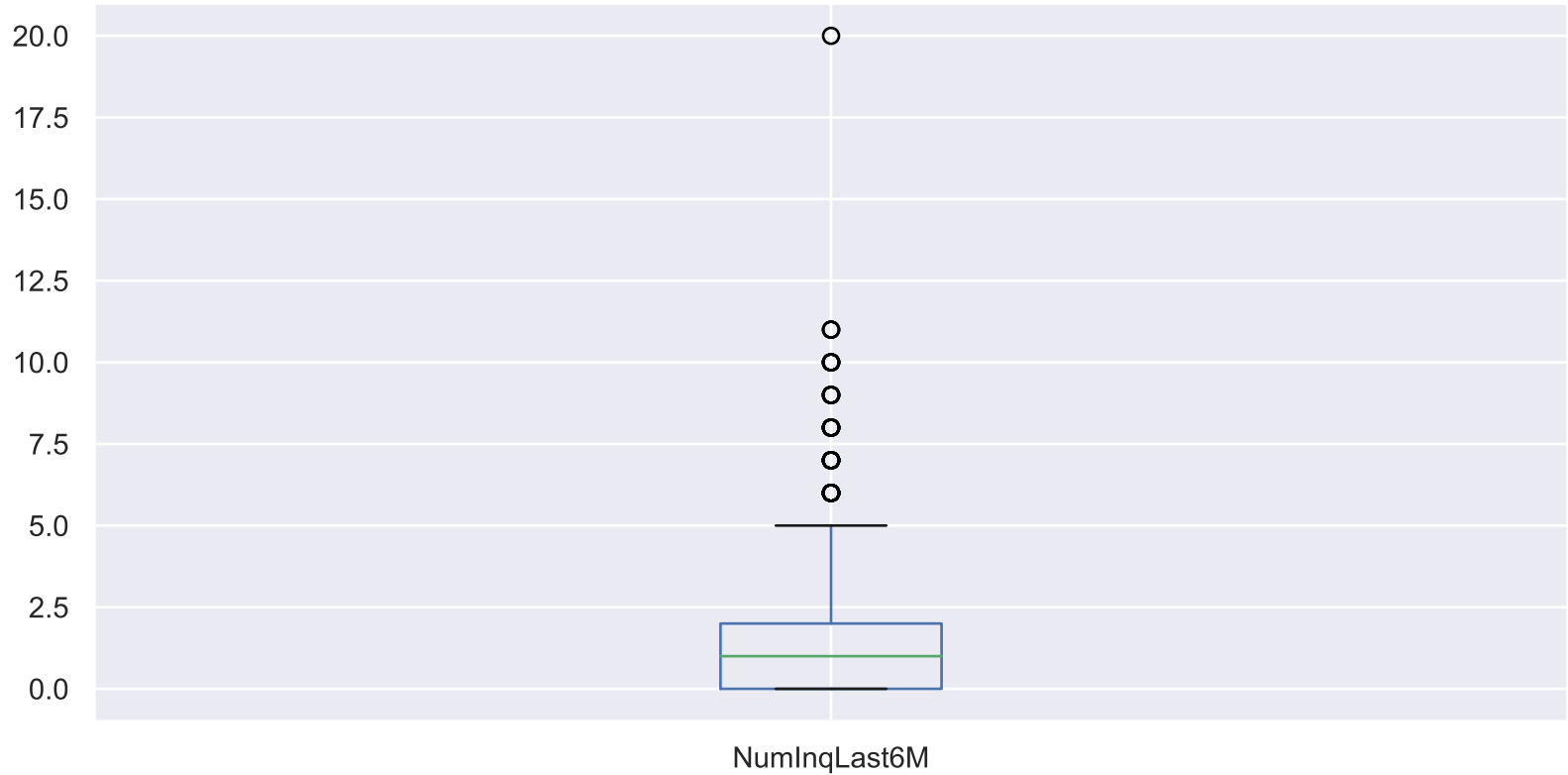
7
6
5
4
3
2
1
0
NumTrades90Ever2DerogPubRec

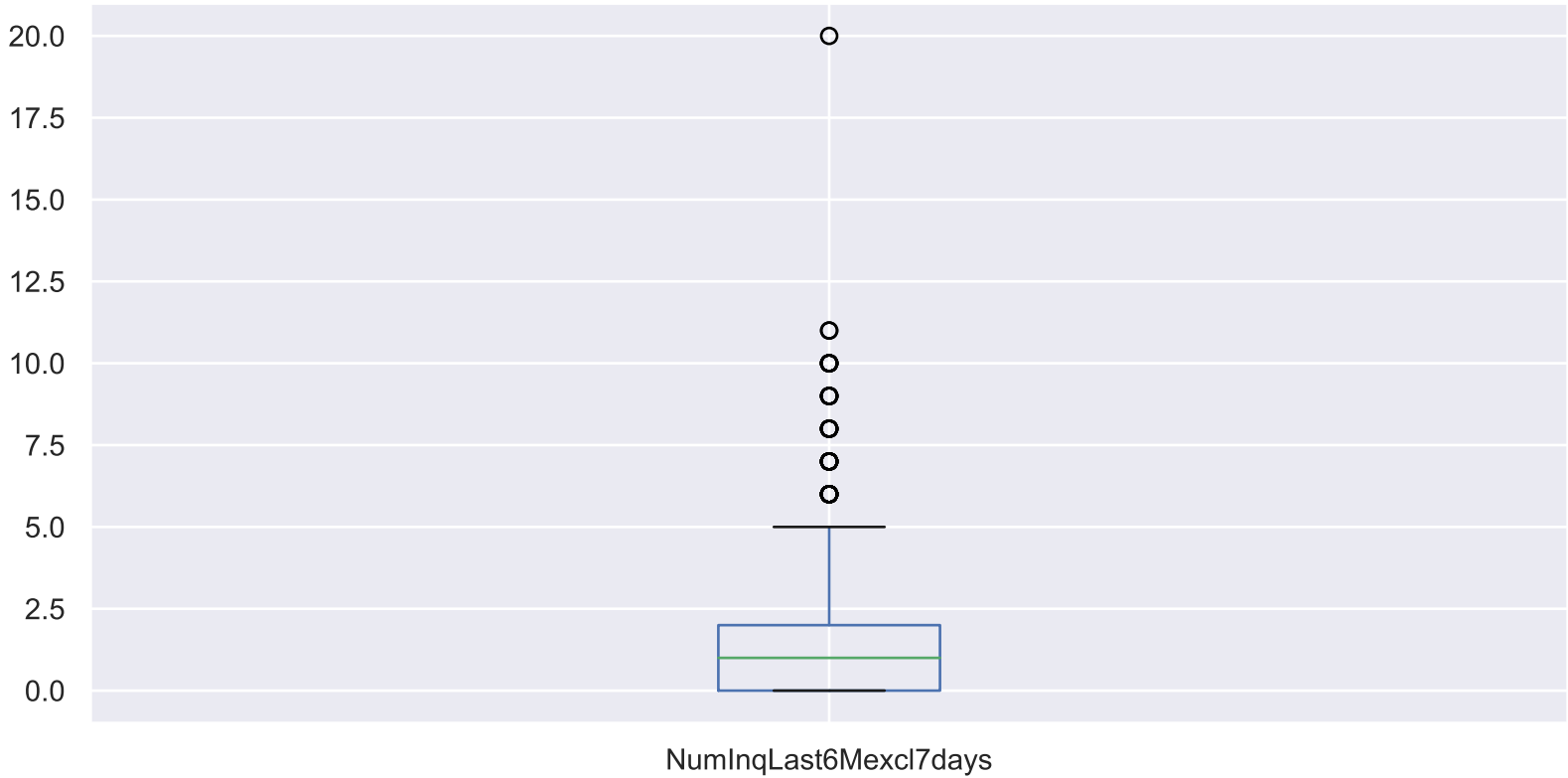

80
60
40
20
0
MSinceMostRecentDelq


100
80
60
40
20
0
NumTotalTrades


17.5
15.0
12.5
10.0
7.5
5.0
2.5
0.0
NumTradesOpeninLast12M


20
15
10
5
0
−5
MSinceMostRecentInqexcl7days


20.0
17.5
15.0
12.5
10.0
7.5
5.0
2.5
0.0
NumInqLast6M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17.5
15.0
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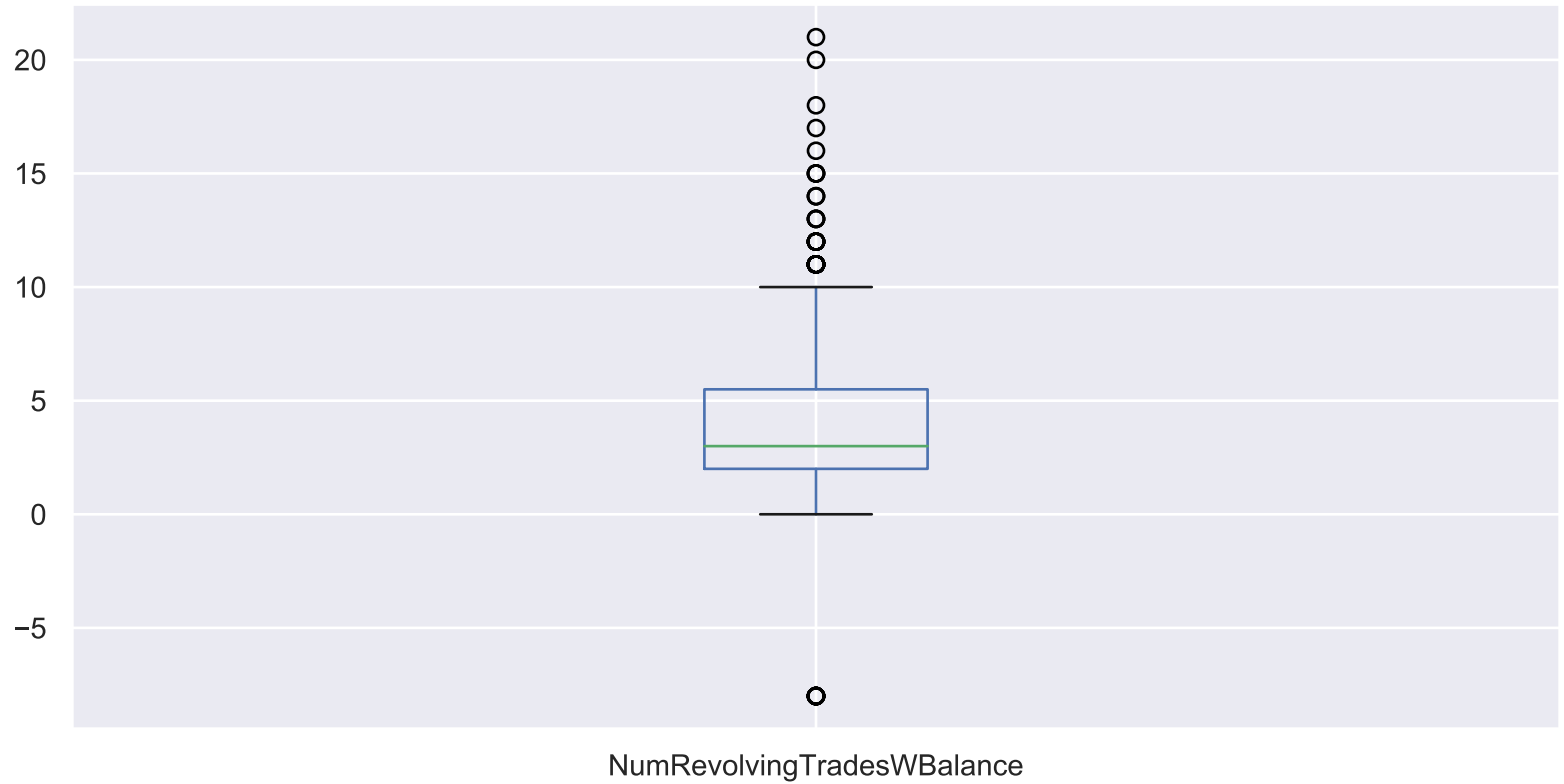
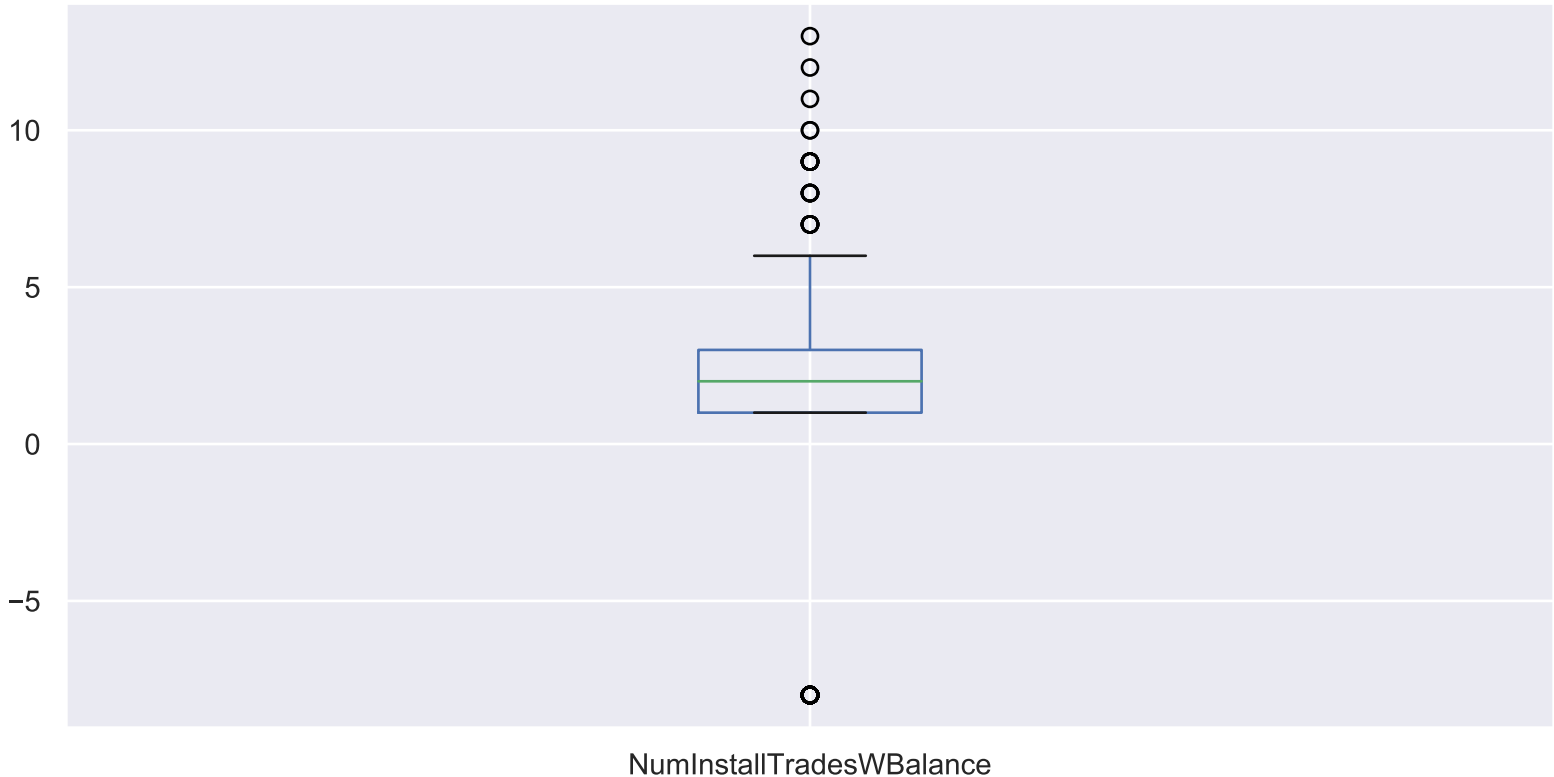
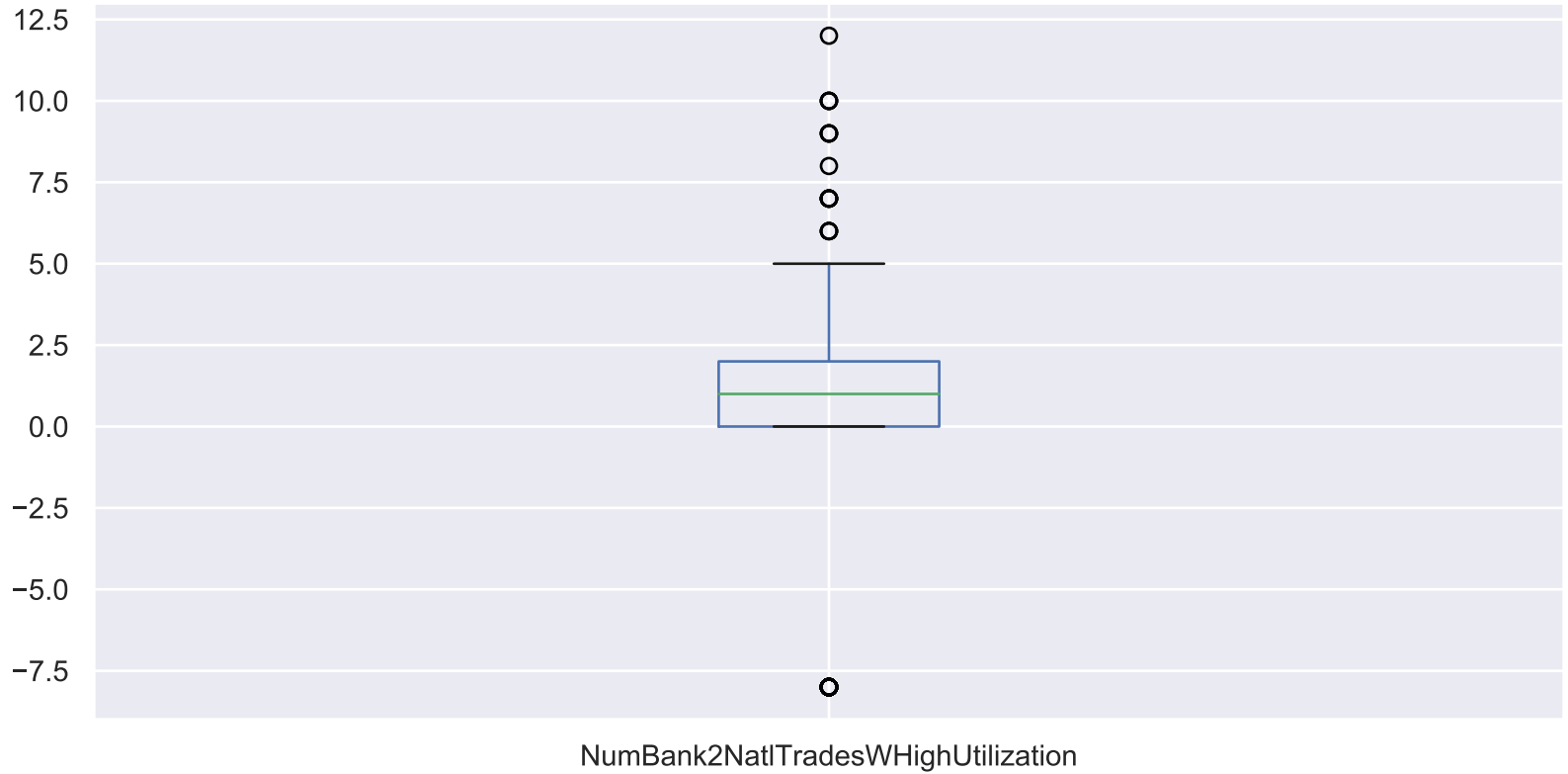
10.0
7.5
5.0
2.5
0.0
NumInqLast6Mexcl7days


20
15
10
5
0
−5
NumRevolvingTradesWBalance


10
5
0
−5
NumInstallTradesWBalance


12.5
10.0
7.5
5.0
2.5
0.0
−2.5
−5.0
−7.5
NumBank2NatlTradesWHighUtilization