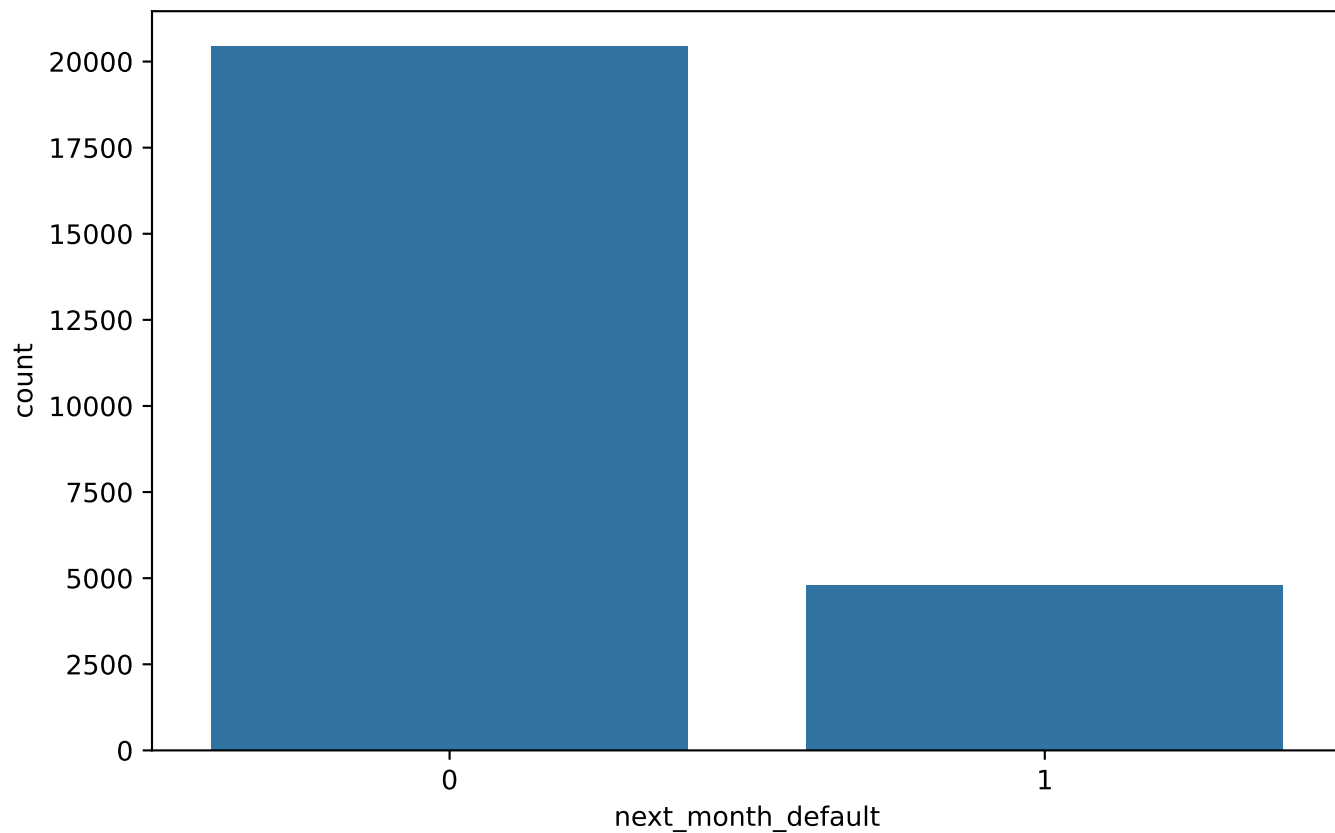
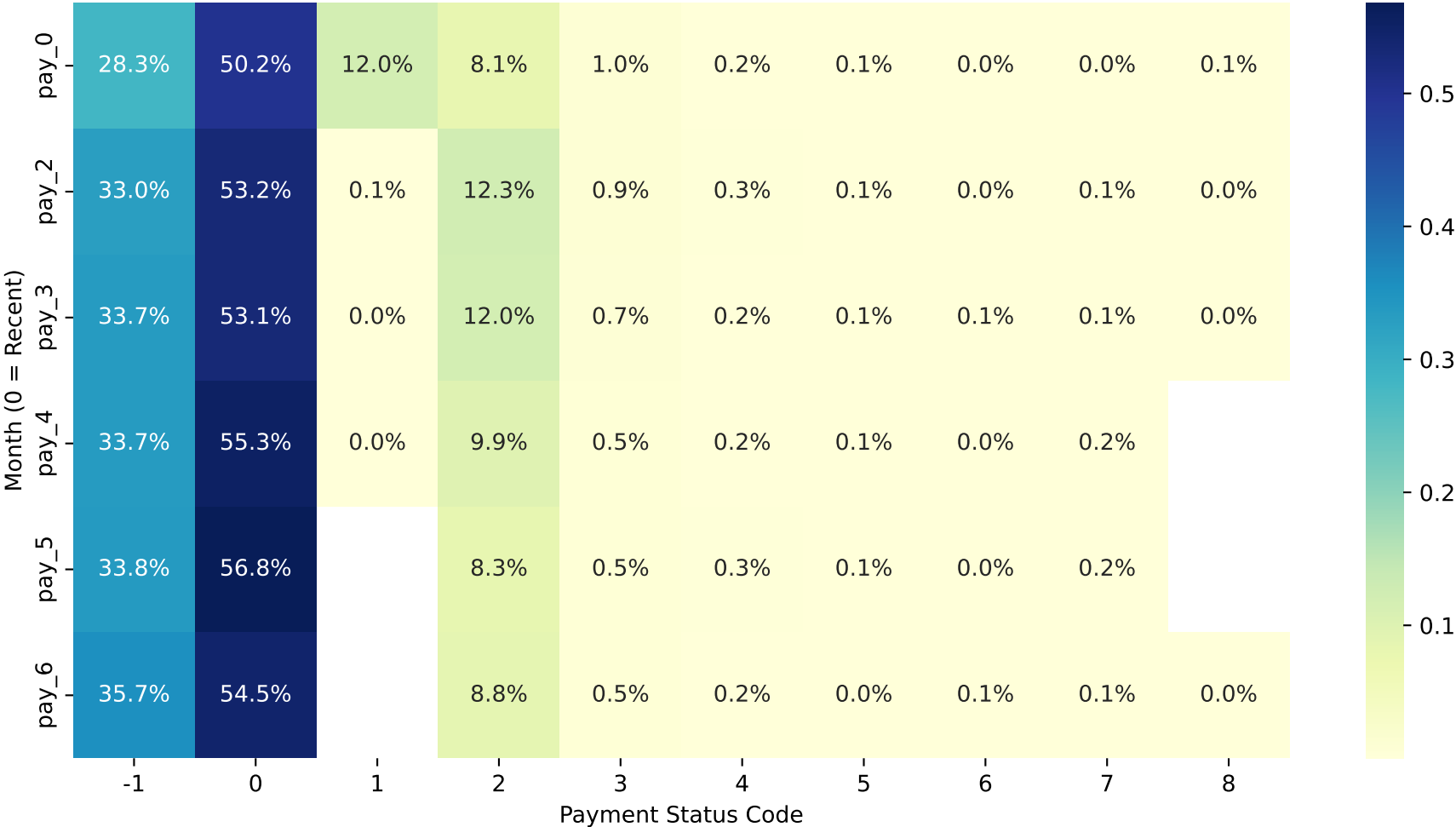


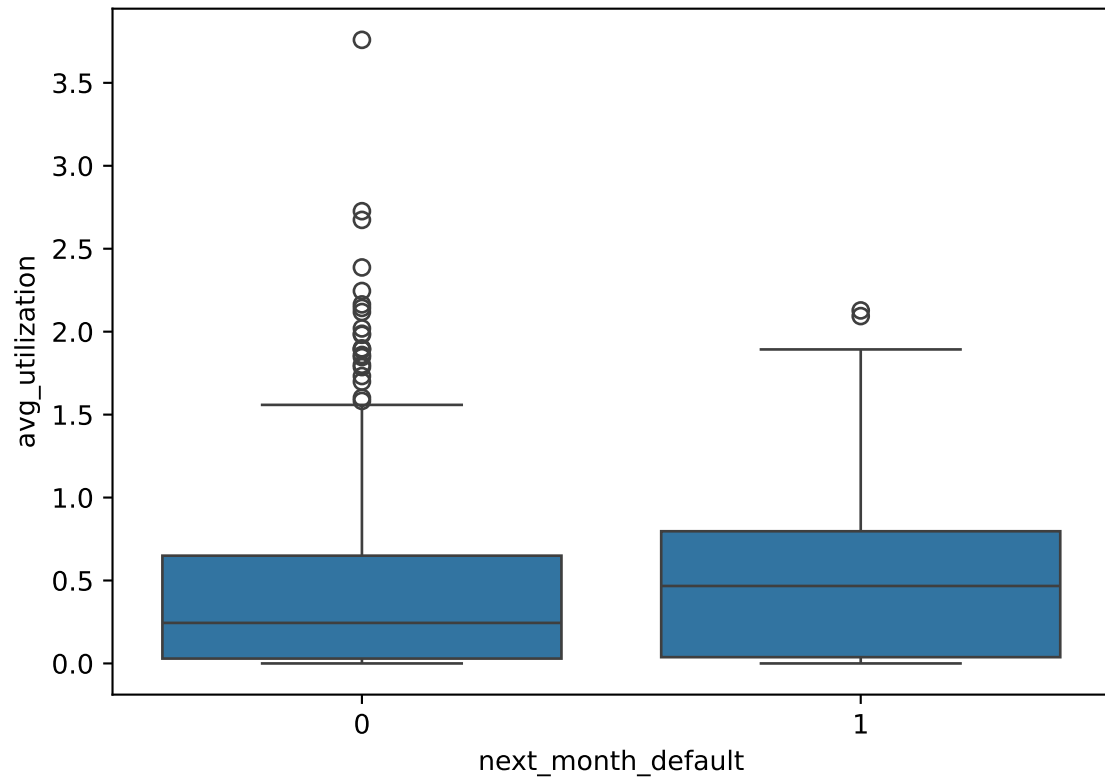
Class Distribution (Default vs Non-Default)



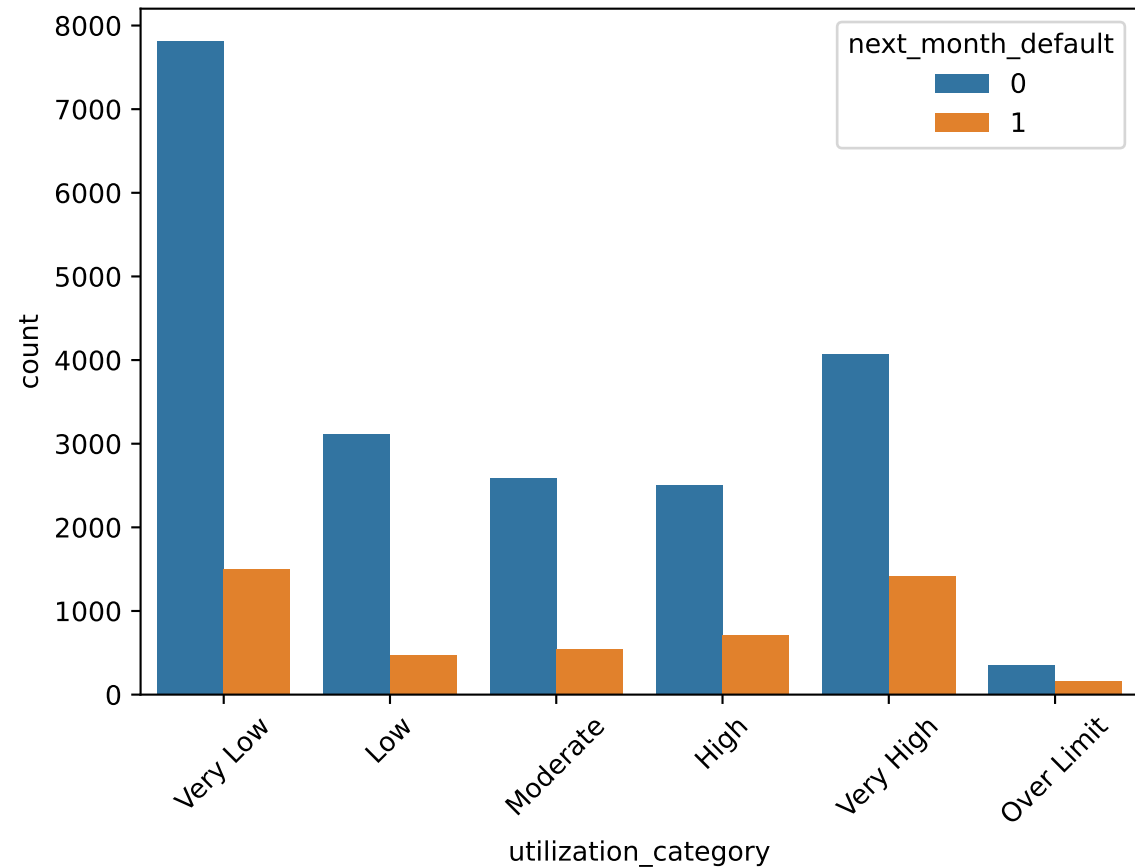
Payment Status Distribution Over 6 Months



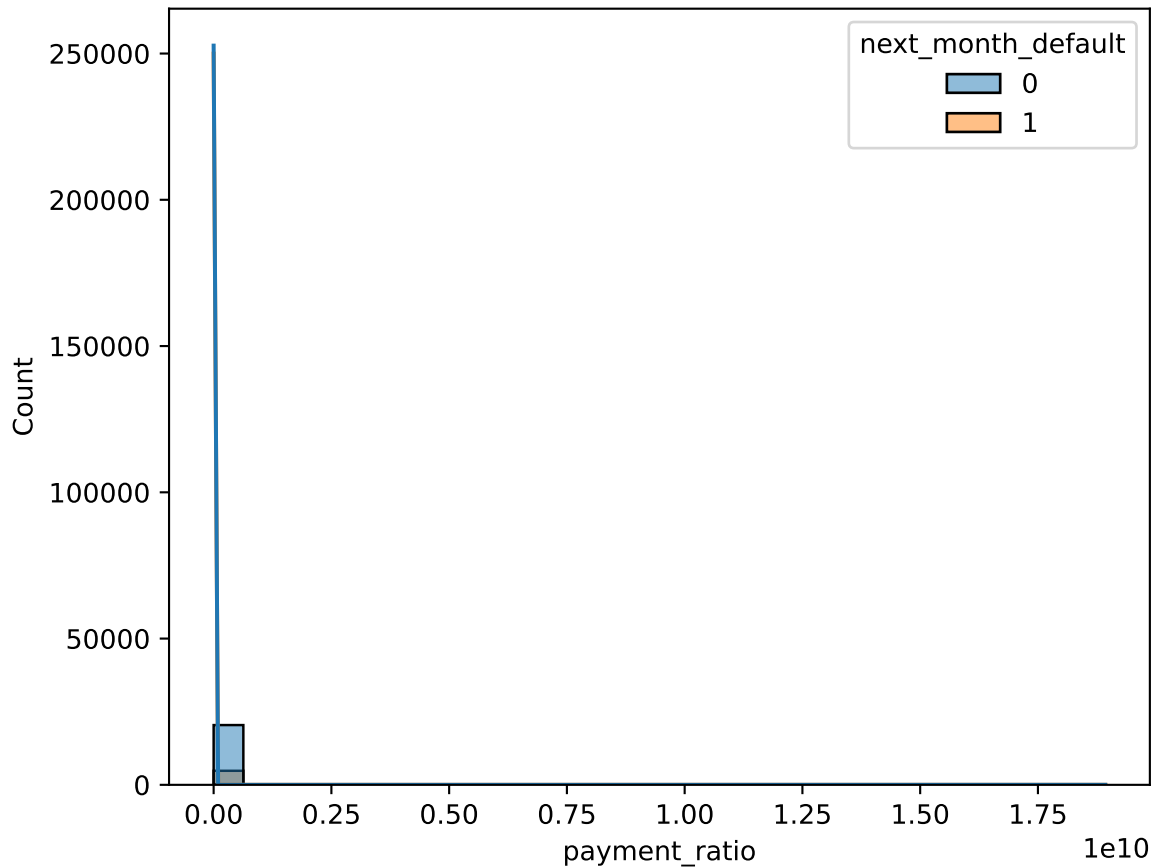
Average Utilization vs Default



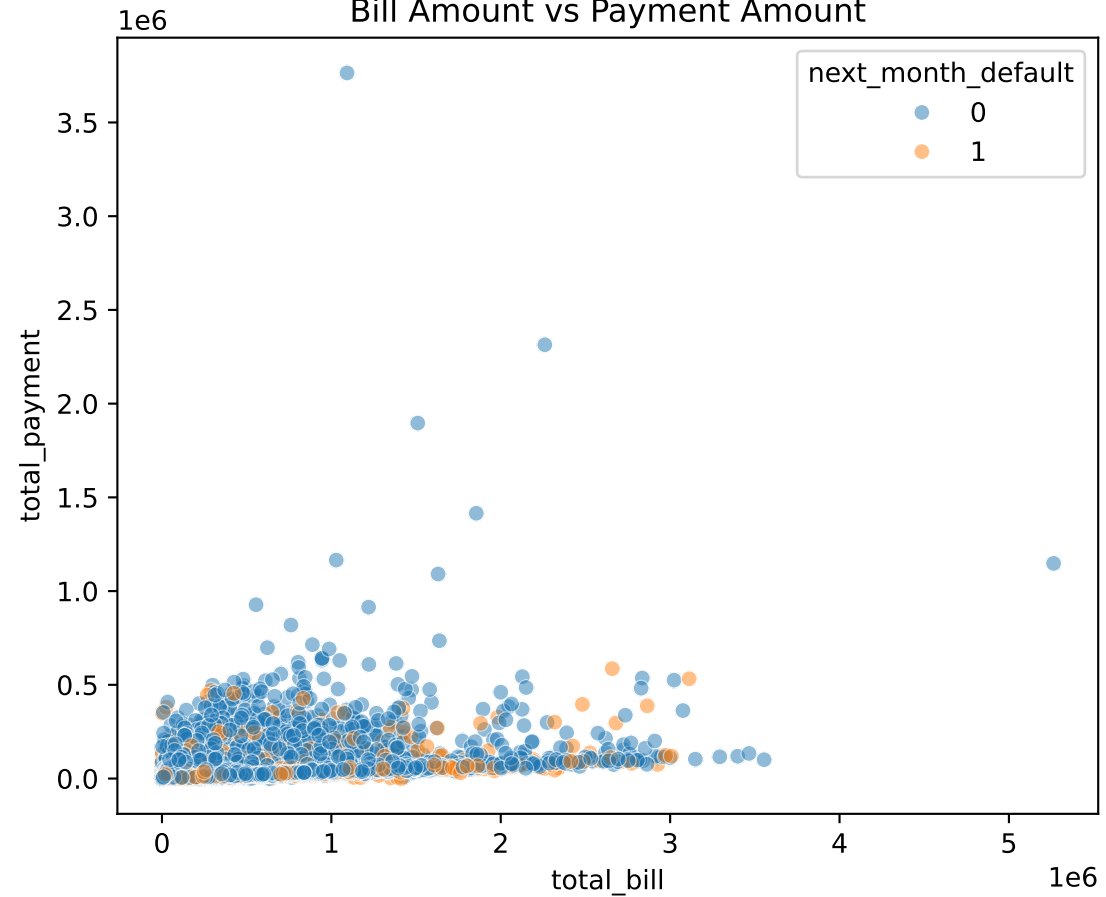
Default Distribution by Utilization Category



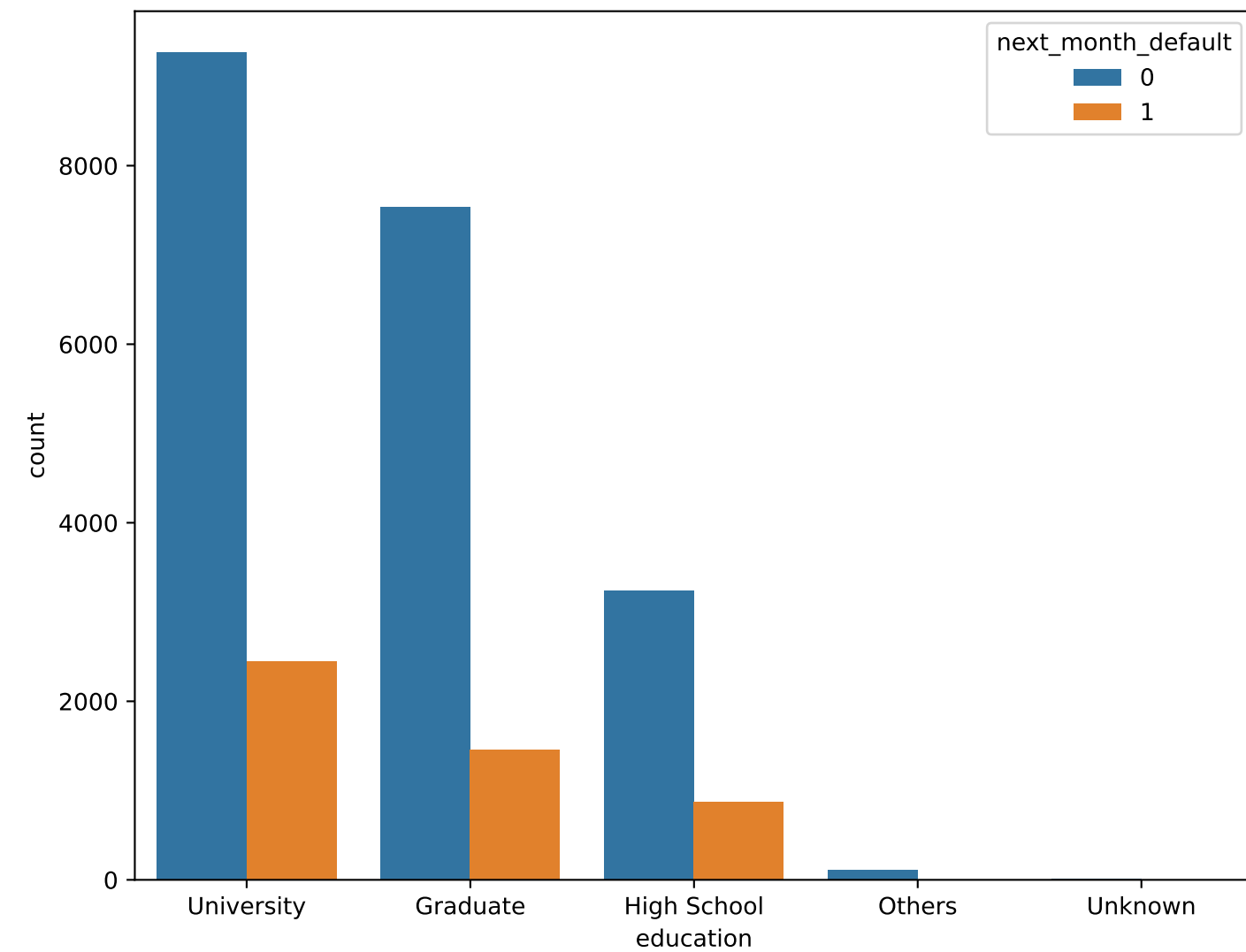
Payment Ratio Distribution



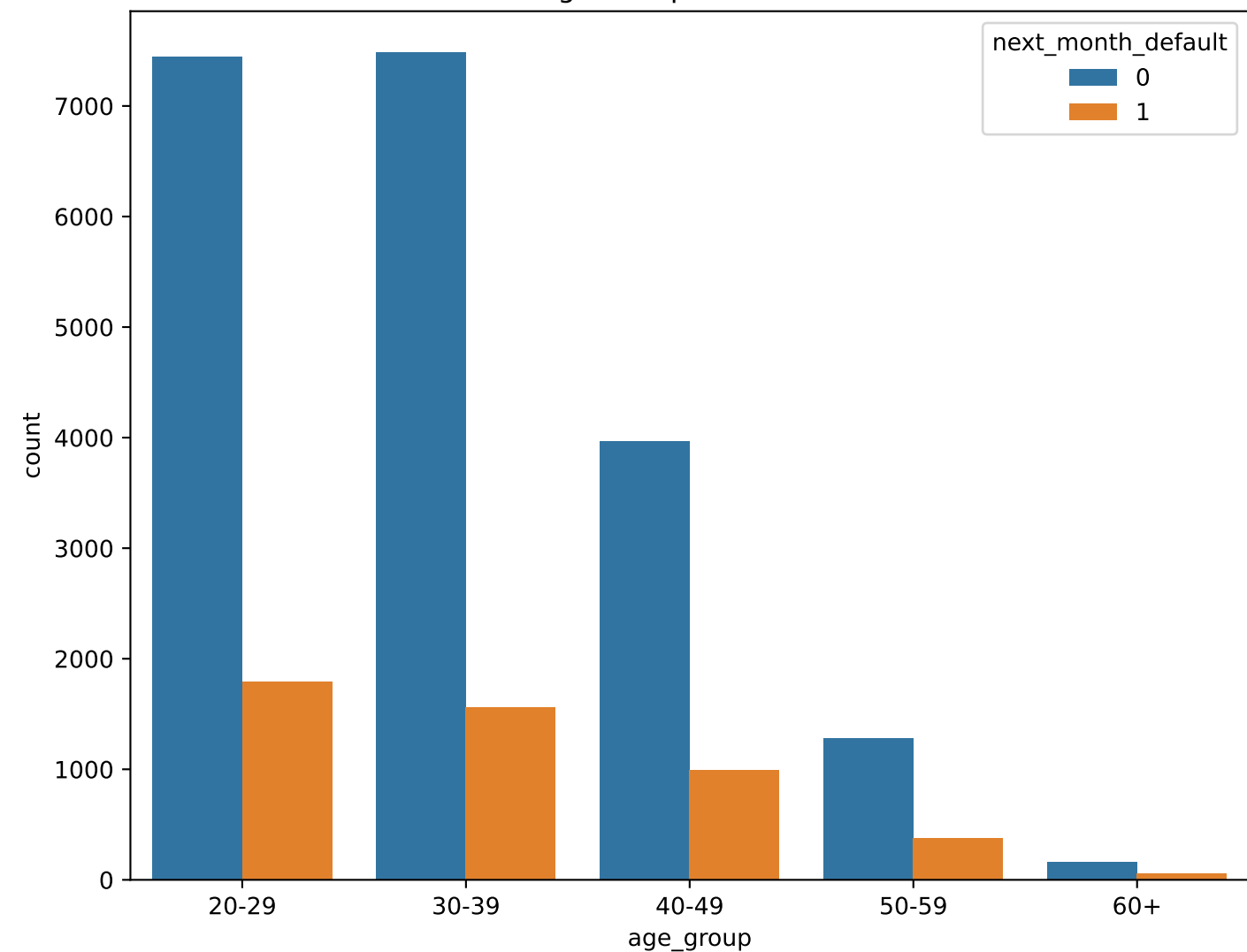
Bill Amount vs Payment Amount



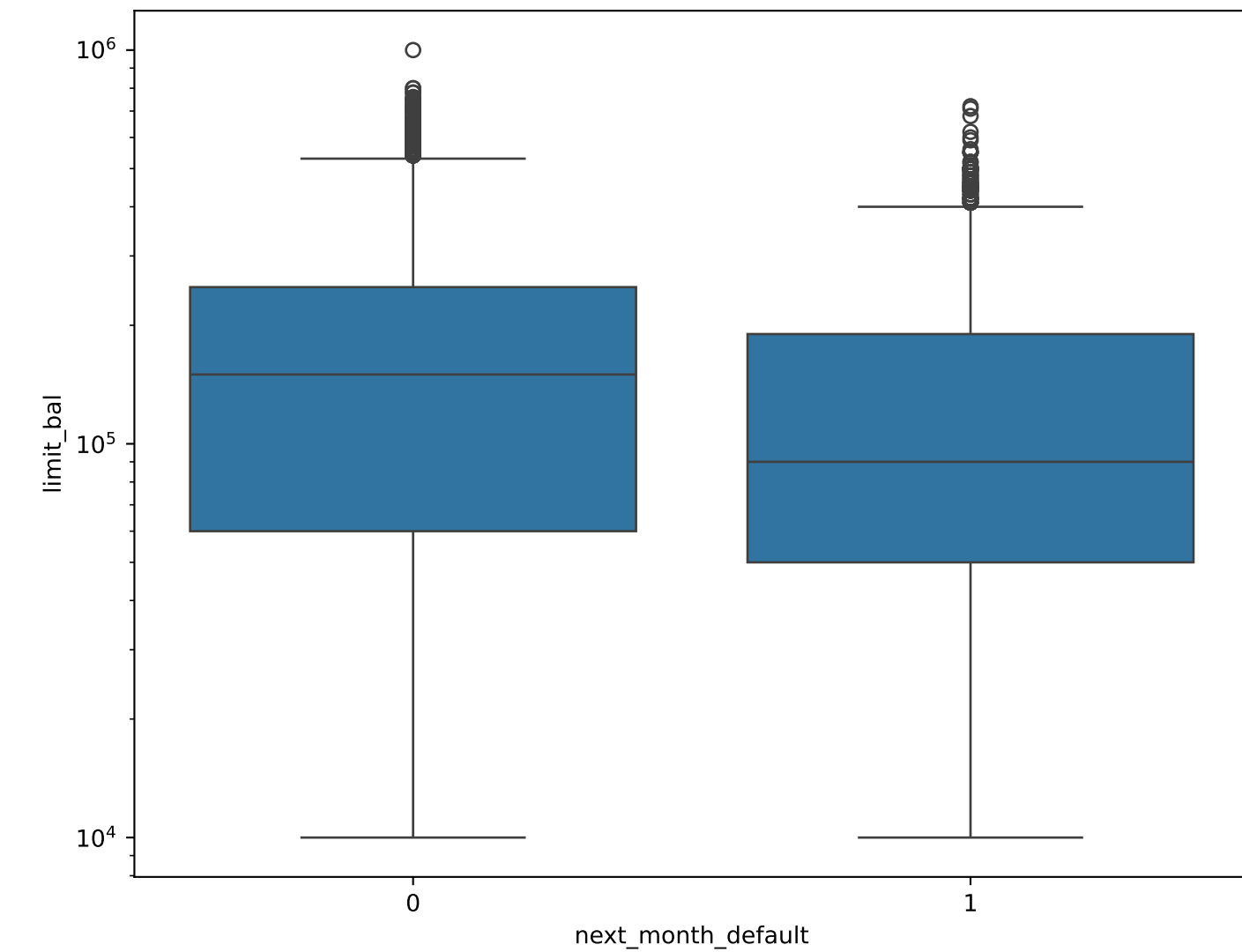
Education Level vs Default



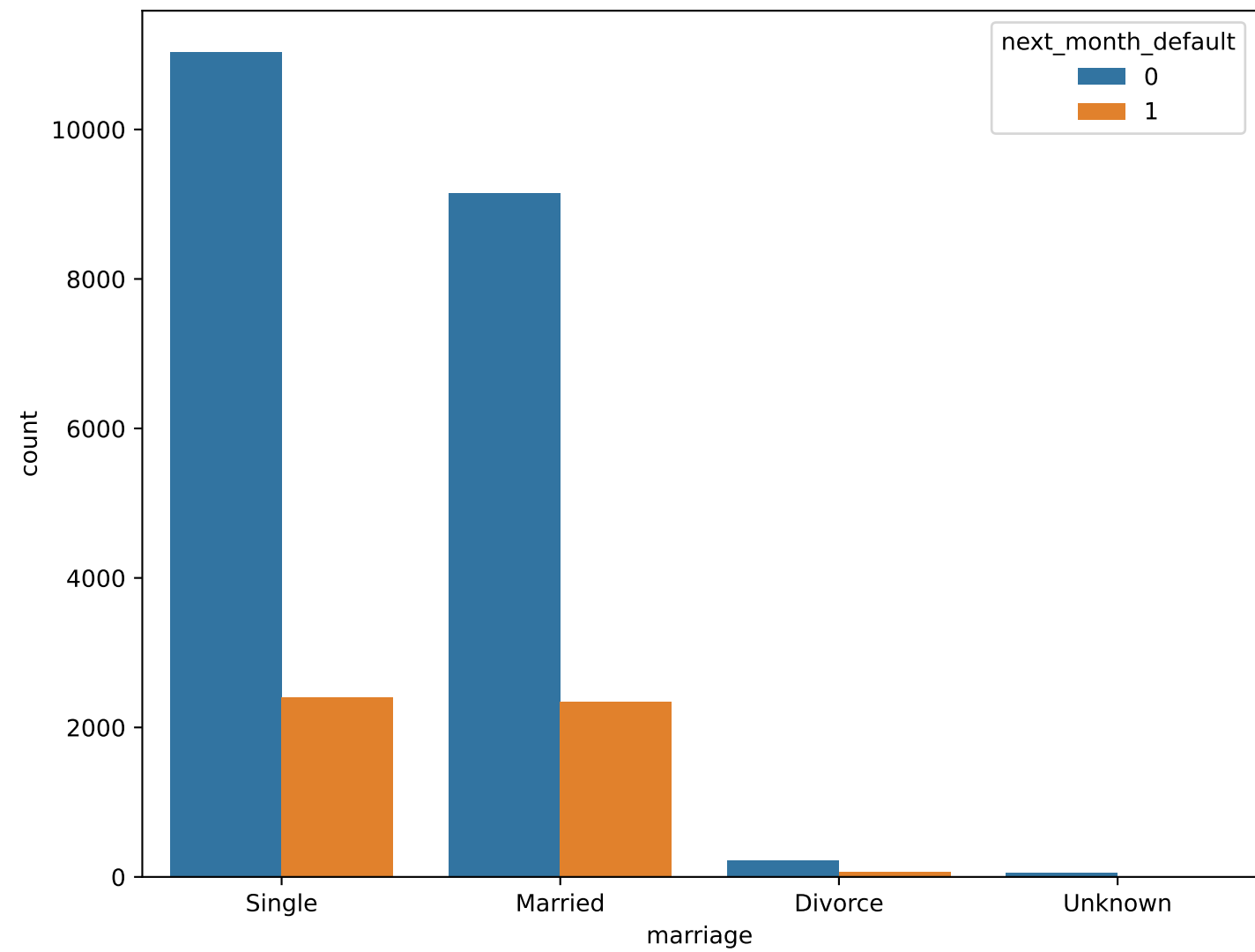
Age Group vs Default



Credit Limit vs Default



Marital Status vs Default



Feature Correlation Matrix

