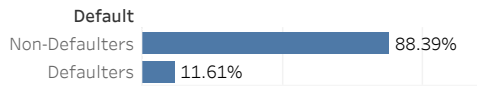


Total Applicants

255,347

Fraud Proportion



Defaulters - Education Level

Education	
High School	8,230
Bachelor's	7,789
Master's	6,908
PhD	6,726

Defaulters - Employment Type

Employment Type	
Full-time	6,024
Part-time	7,677
Self-employed	7,302
Unemployed	8,650

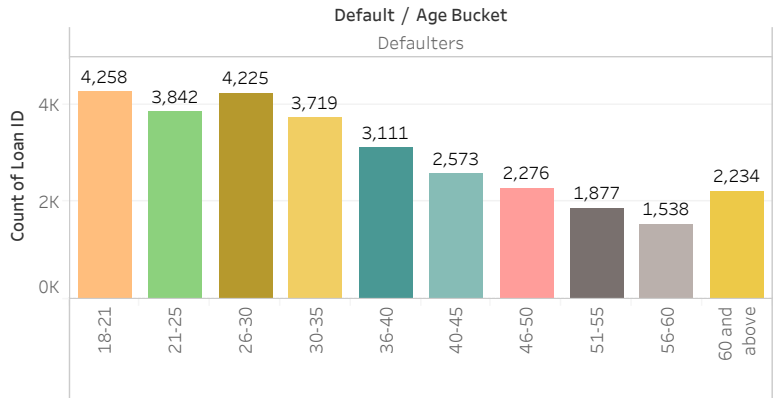
Defaulters - Debt/Income Ratio

DTI bucket	
0.00 - 0.25	5,219
0.25 - 0.50	9,115
0.50 - 0.75	9,617
0.75 - 1.00	5,702

Defaulters - Marital Status

Marital Status	
Divorced	10,657
Married	8,869
Single	10,127

Defaulters - Age Bucket



Defaulters - Credit Bucket

Credit Bucket	
Poor	11,883
Fair	5,494
Good	5,190
Very Good	4,783
Excellent	2,303

Matrix

Has Co Signer	Has Dependents	
	No	Yes
No	9,066	7,357
Yes	7,171	6,059

Defaulters - Employed Tenure Bucket

Employed Tenure Bucket	
0-2 years	8,270
2-4 years	6,983
4-6 years	5,678
6-8 years	4,810
8-10 years	3,912

Defaulters - Loan Purpose Bucket

Loan Purpose	
Auto	6,041
Business	6,323
Education	6,038
Home	5,249
Other	6,002

Defaulters - Credit Lines

Num Credit Lines	
1	6,688
2	7,092
3	7,612
4	8,261

Defaulters - Interest Rate Bucket

Interest Rate Bucket	
0-5	1,997
5-10	4,277
10-20	13,472
20 and above	9,907