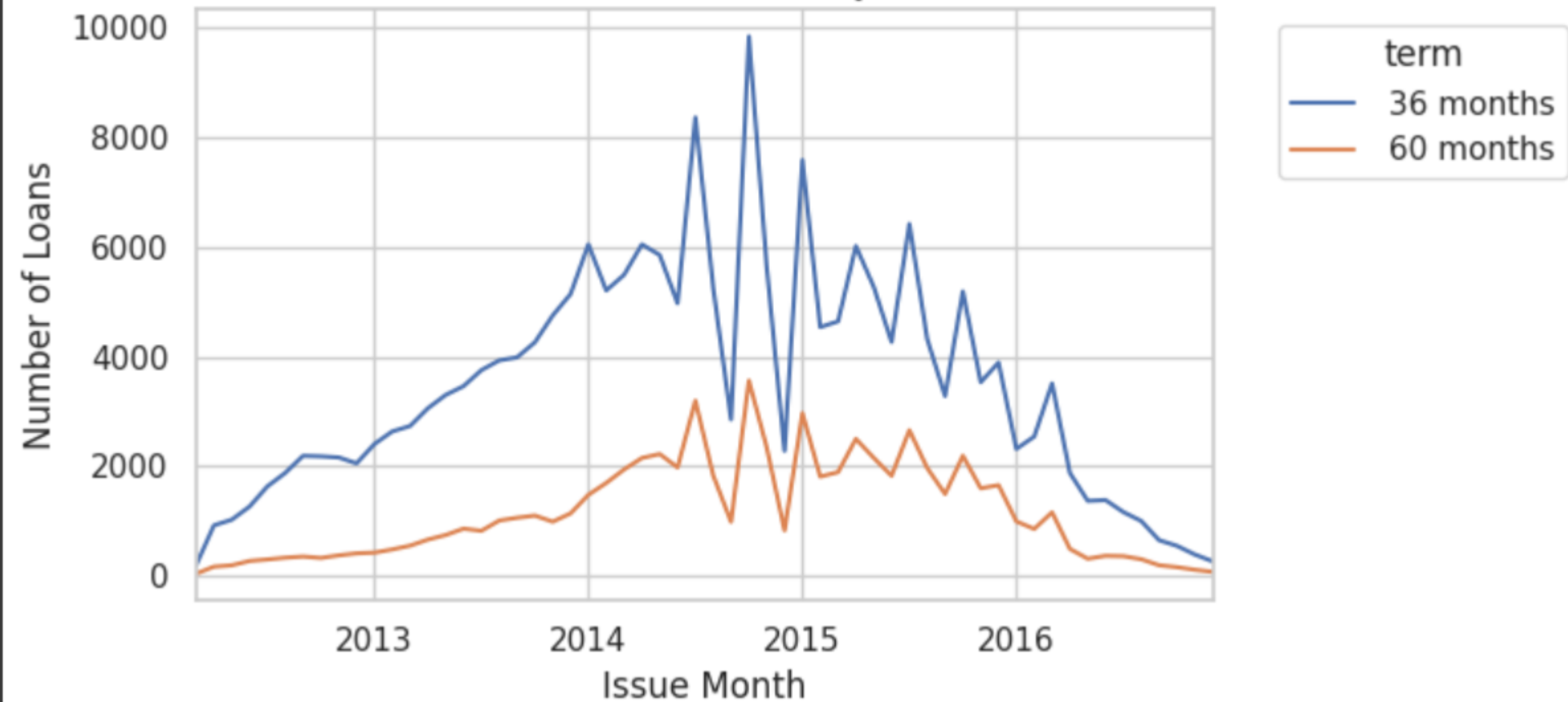
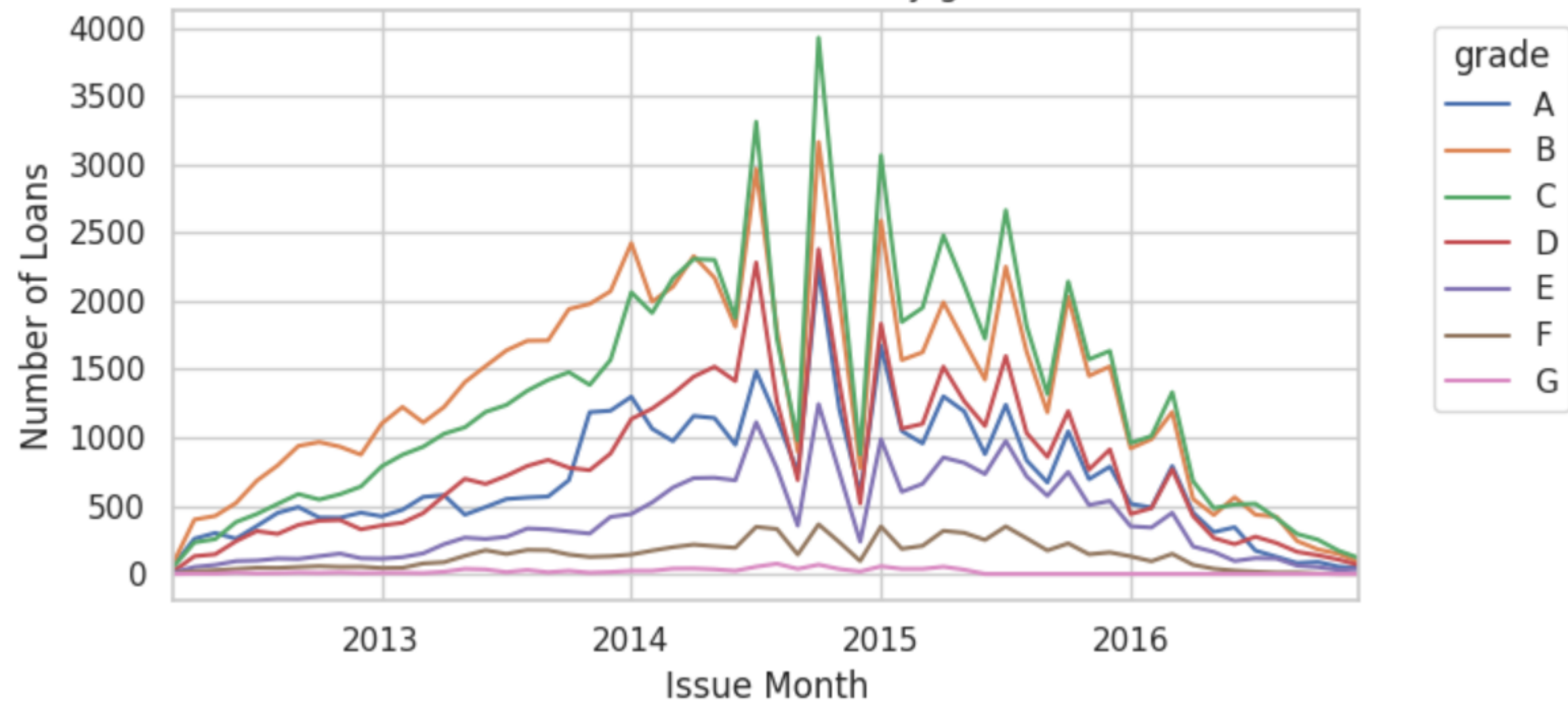


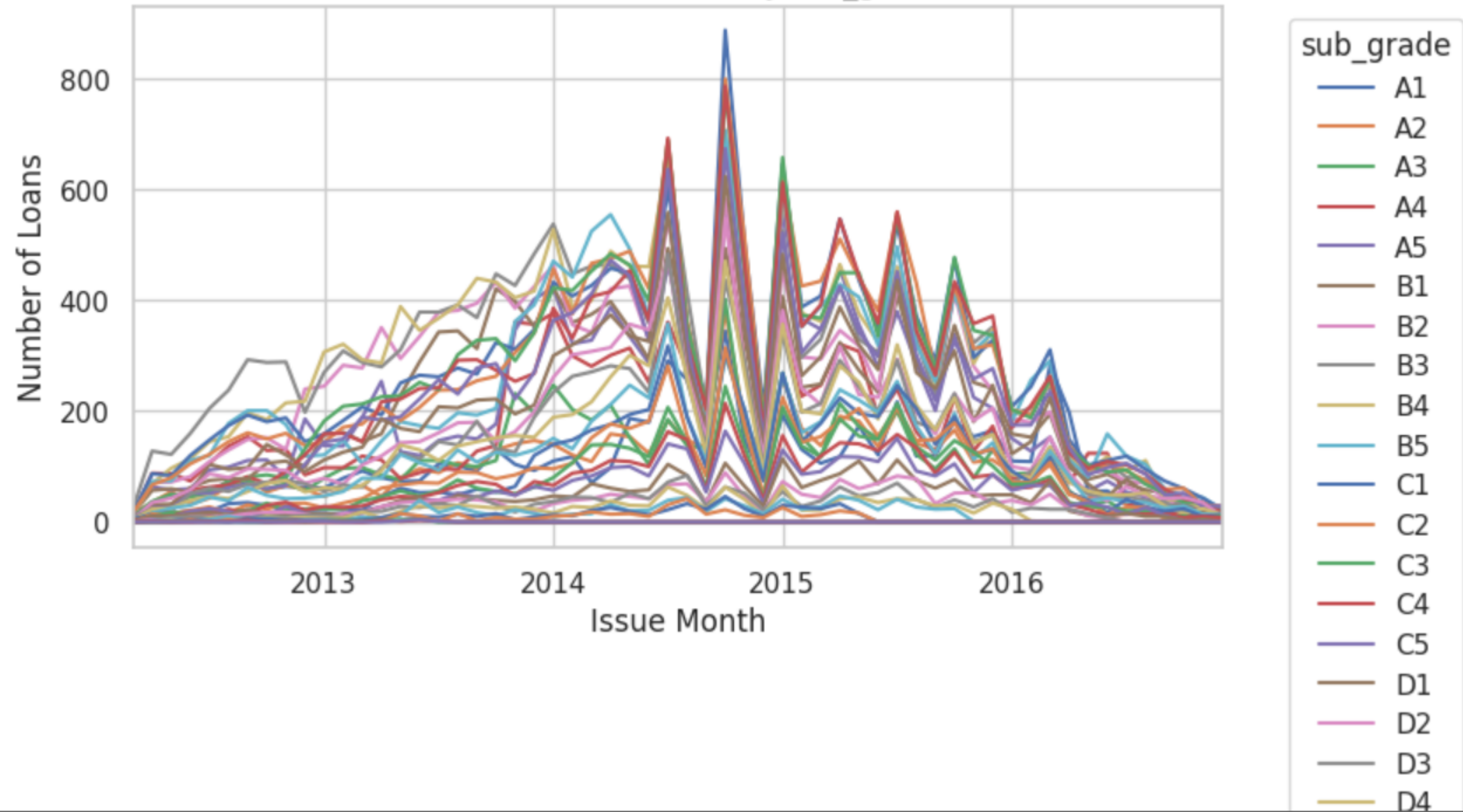
Loan Count Over Time by term



Loan Count Over Time by grade

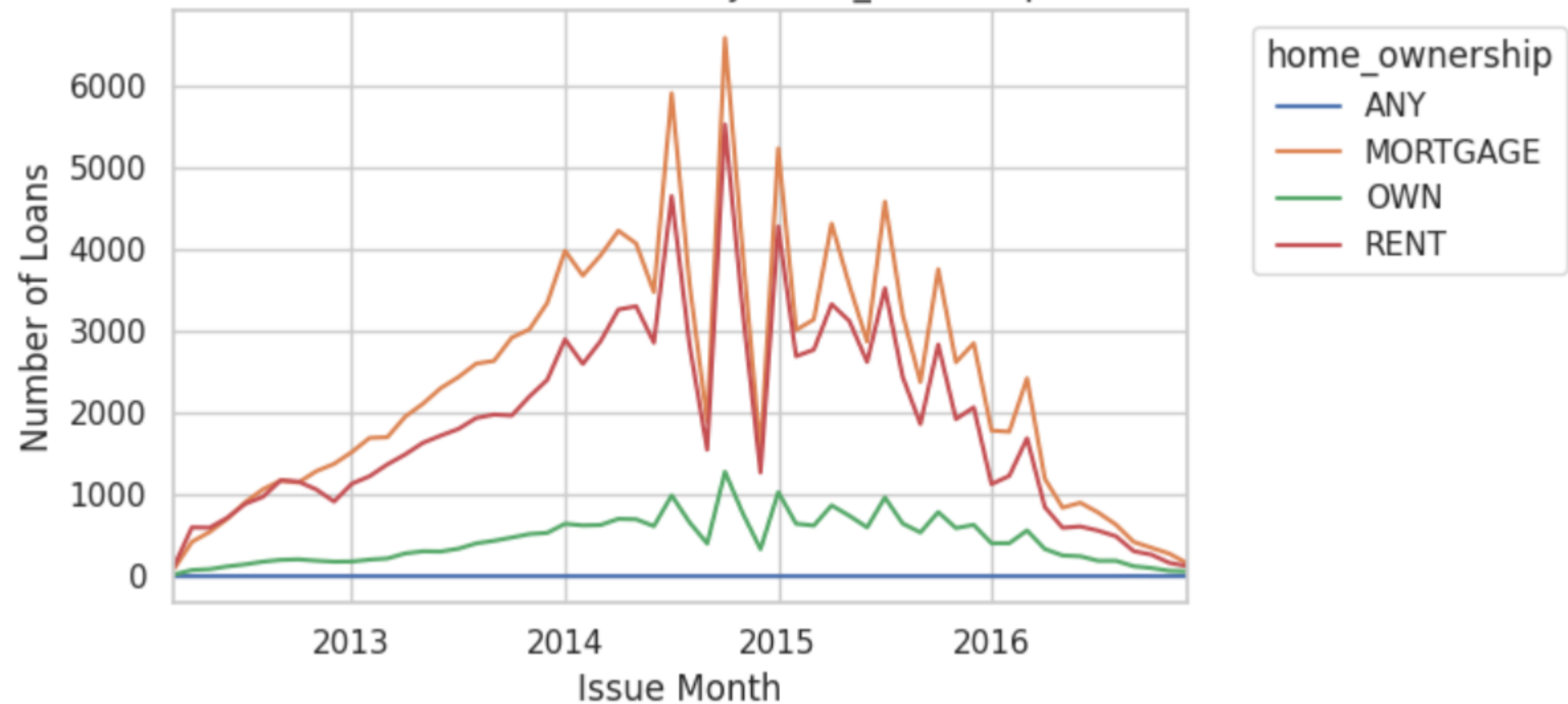


Loan Count Over Time by sub\_grade

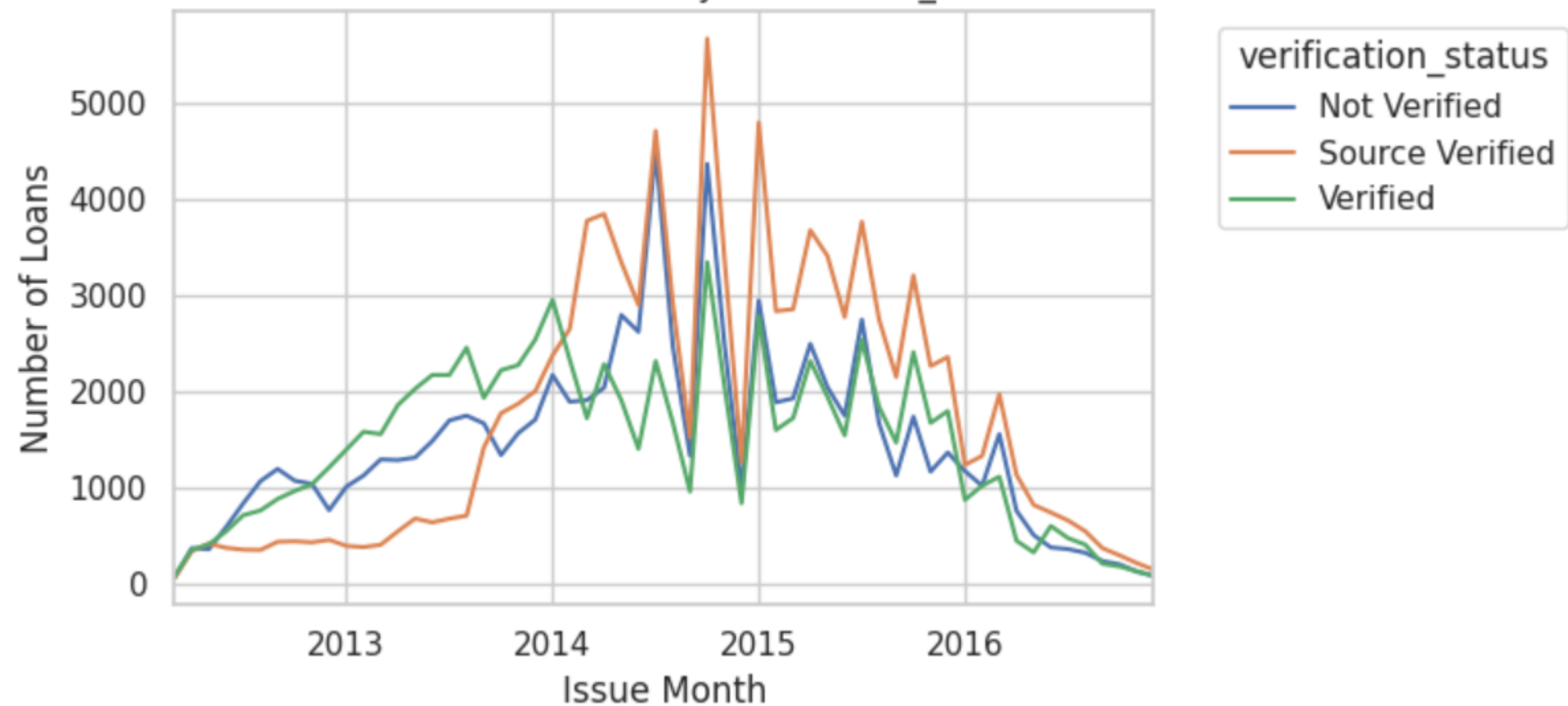




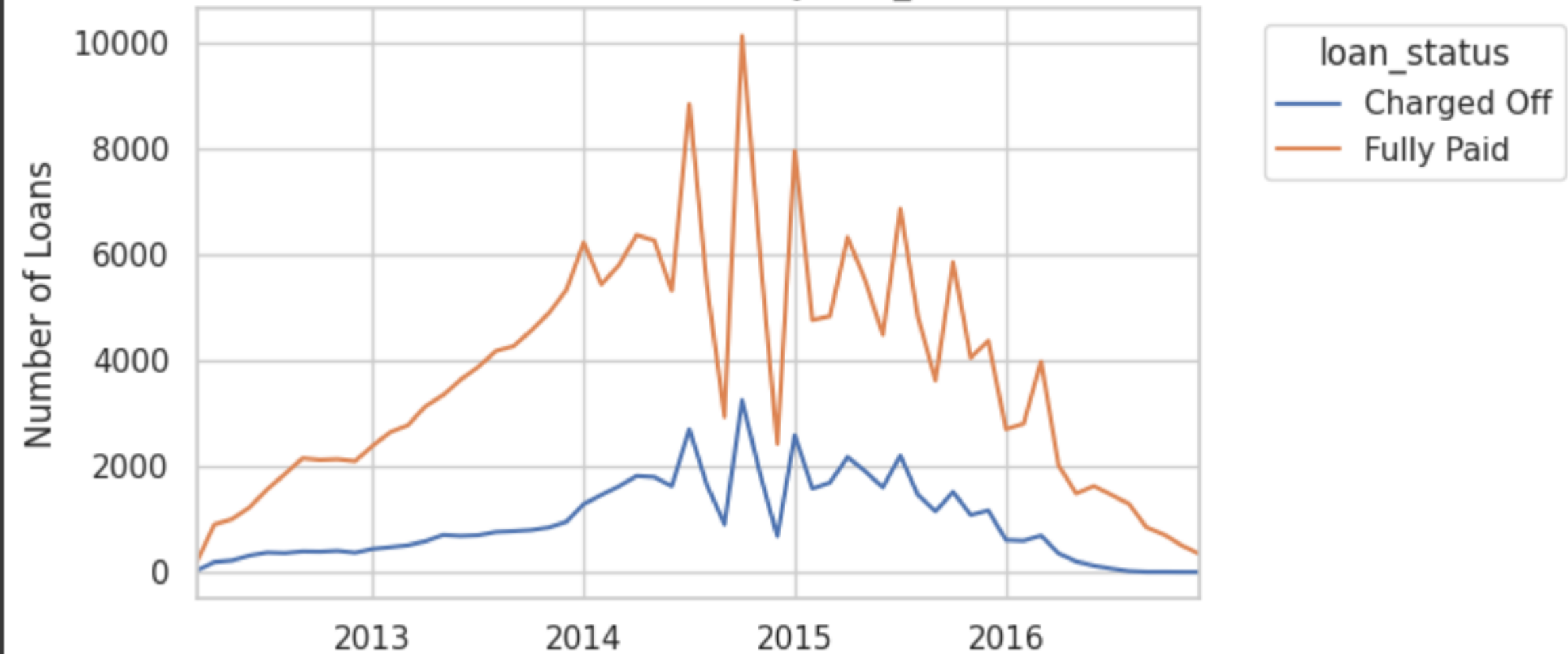
Loan Count Over Time by home\_ownership



Loan Count Over Time by verification\_status



Loan Count Over Time by loan\_status



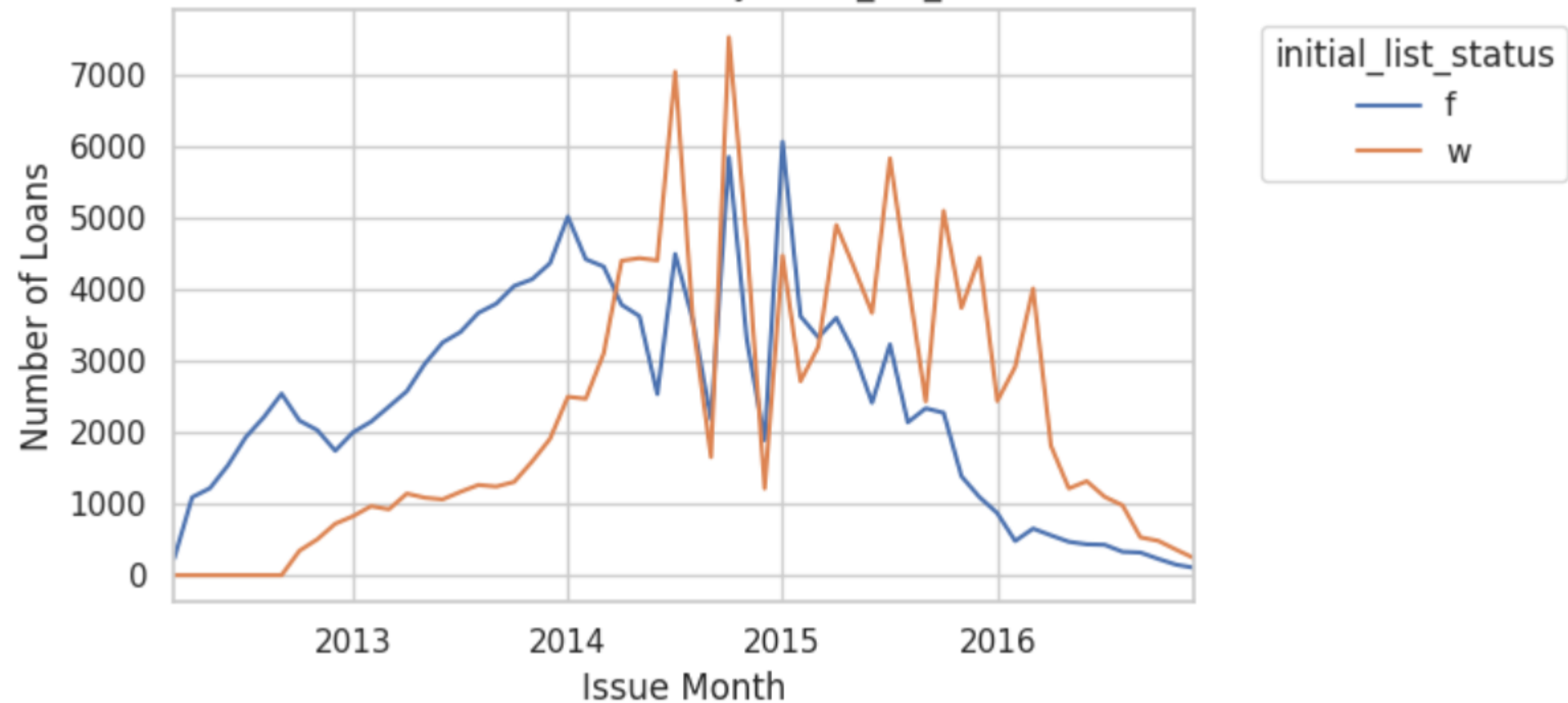


The graph displays the probability density of the number of nodes in a tree for various values of  $\alpha$ . The x-axis represents the number of nodes (0 to 100), and the y-axis represents the probability density. The curves are color-coded: blue for  $\alpha = 0.0$ , orange for  $\alpha = 0.1$ , red for  $\alpha = 0.2$ , green for  $\alpha = 0.3$ , and purple for  $\alpha = 0.4$ . As  $\alpha$  increases, the distribution becomes more peaked and shifts towards a higher number of nodes.

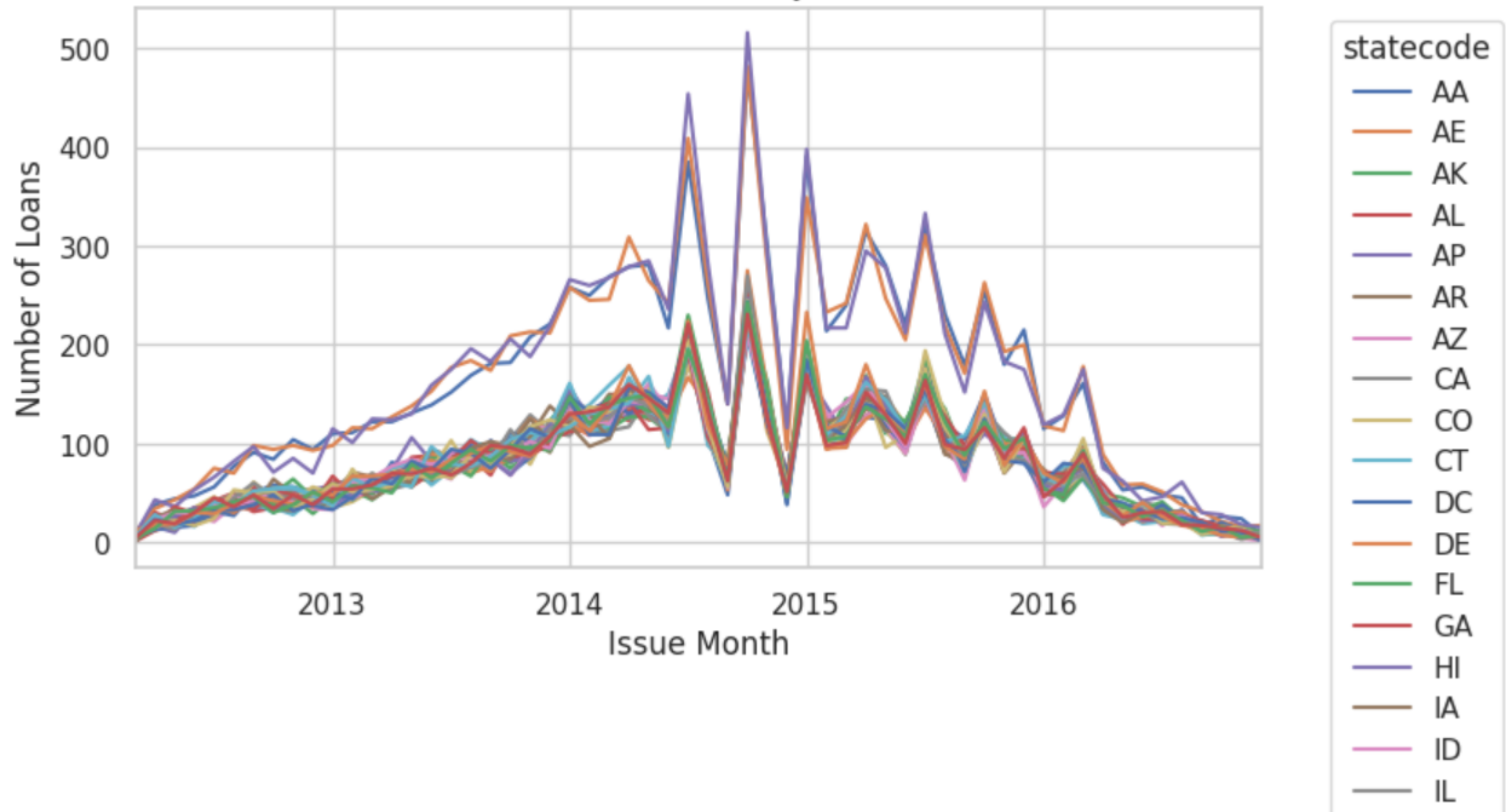




Loan Count Over Time by initial\_list\_status



Loan Count Over Time by statecode



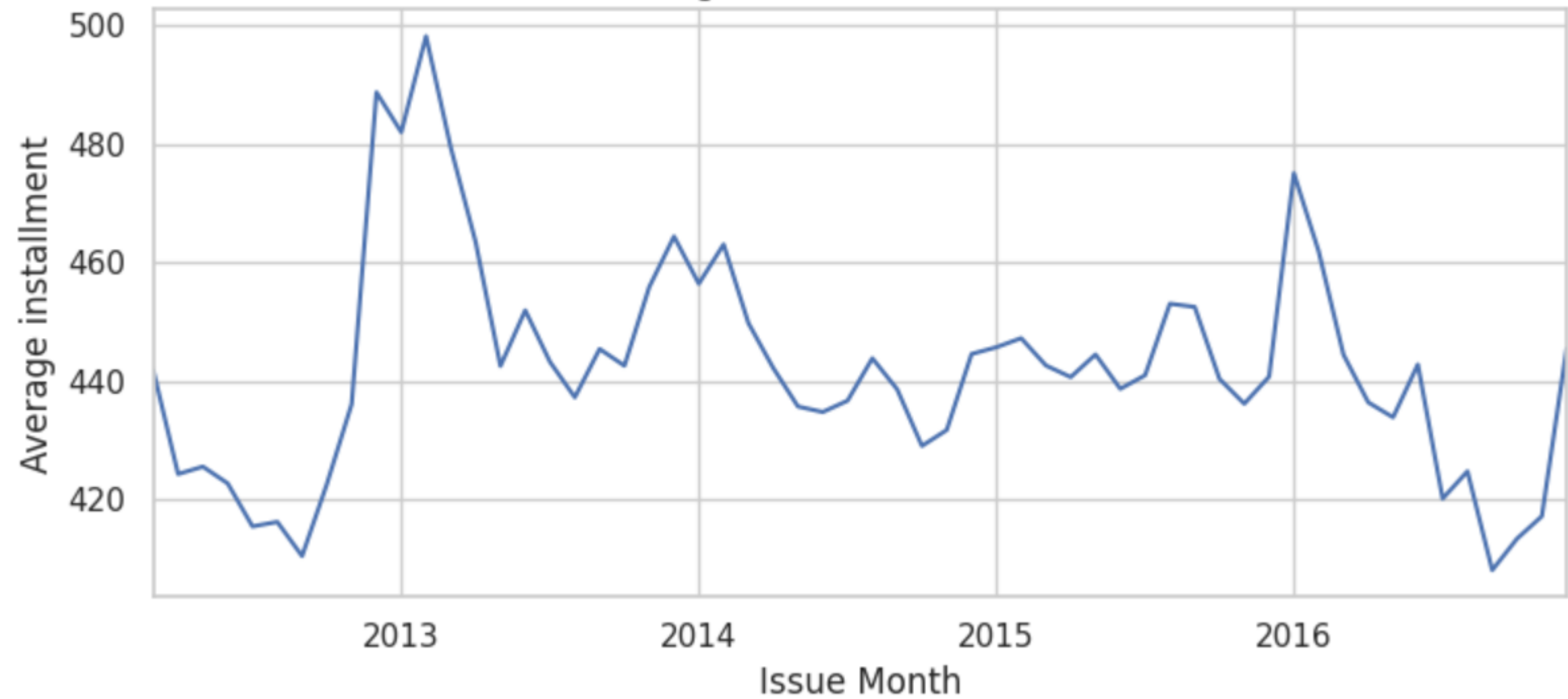
Average loan\_amnt Over Time



Average int\_rate Over Time



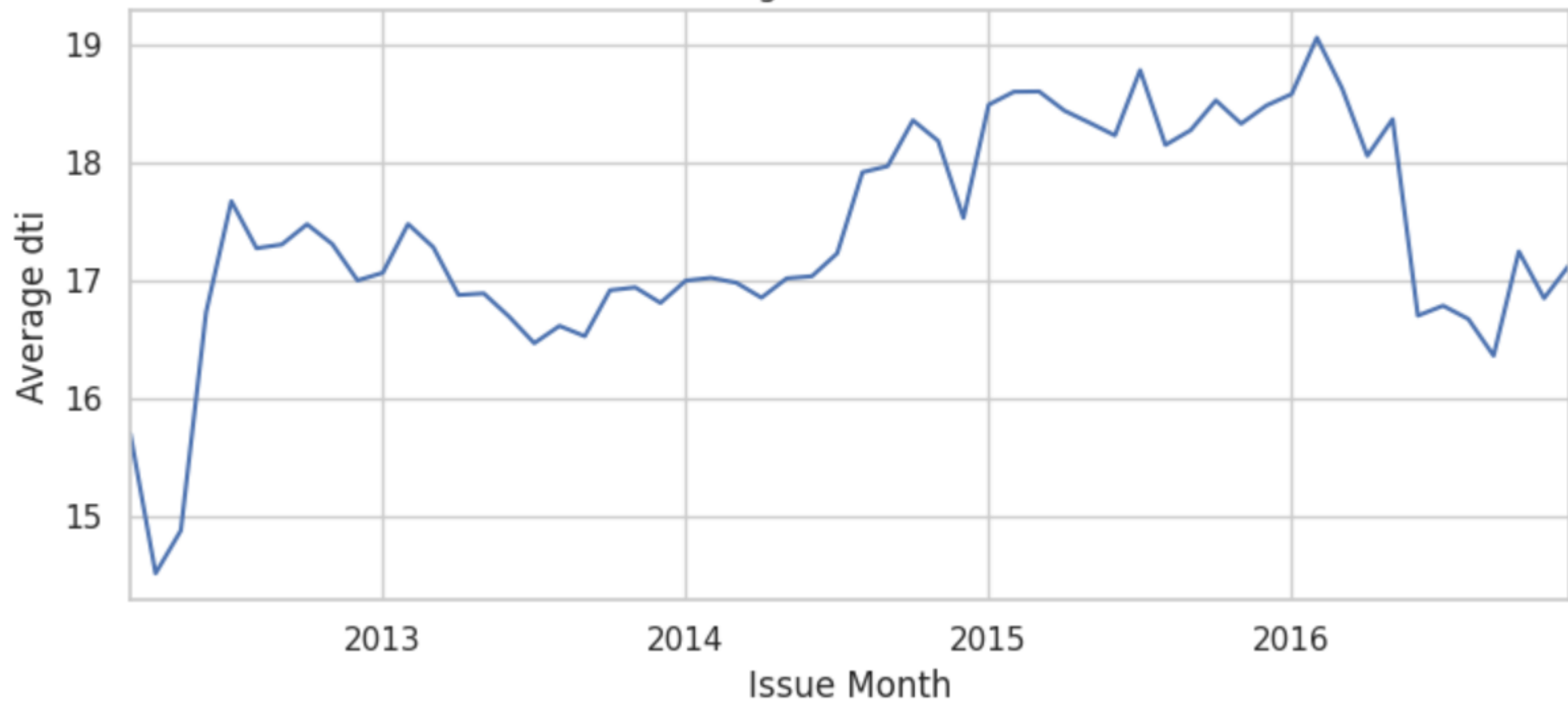
Average installment Over Time



Average annual\_inc Over Time



Average dti Over Time

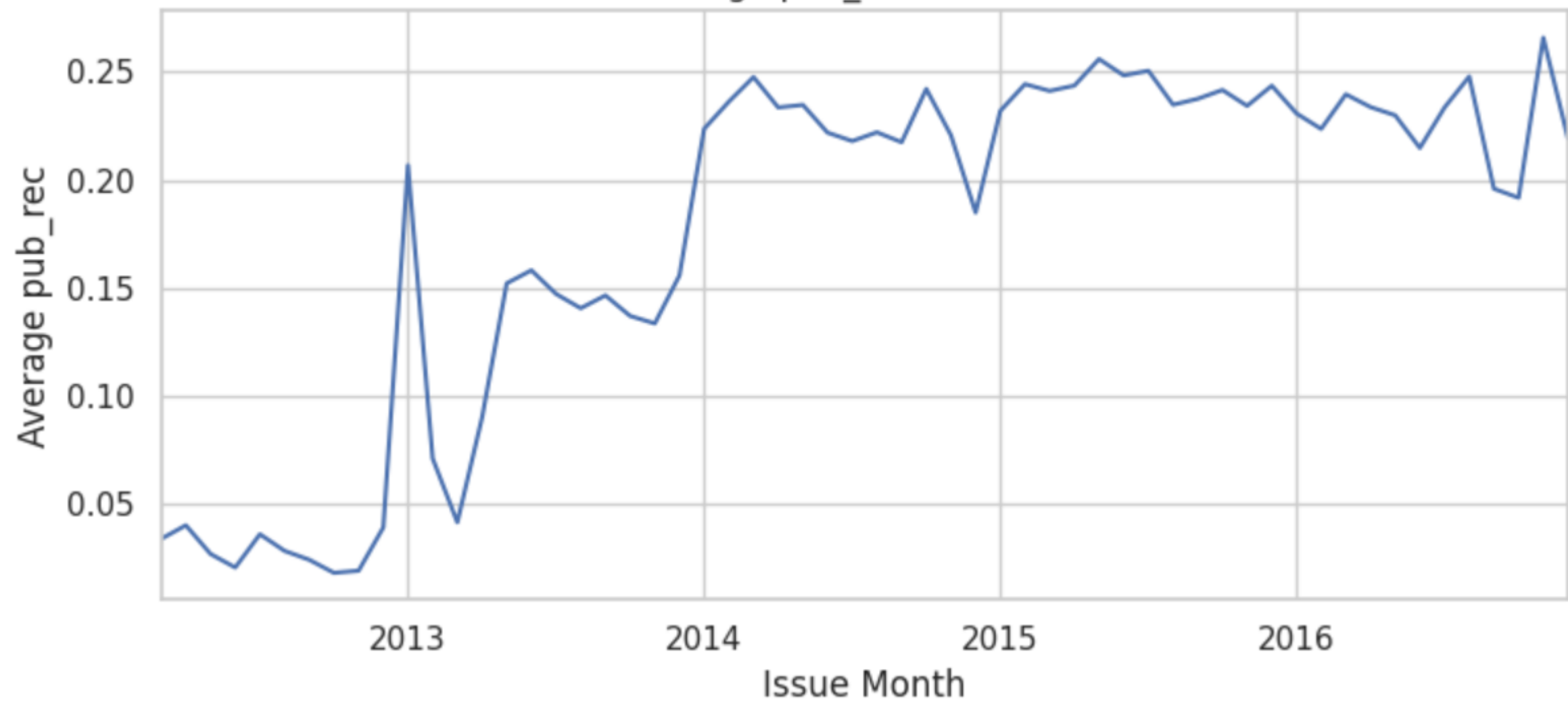




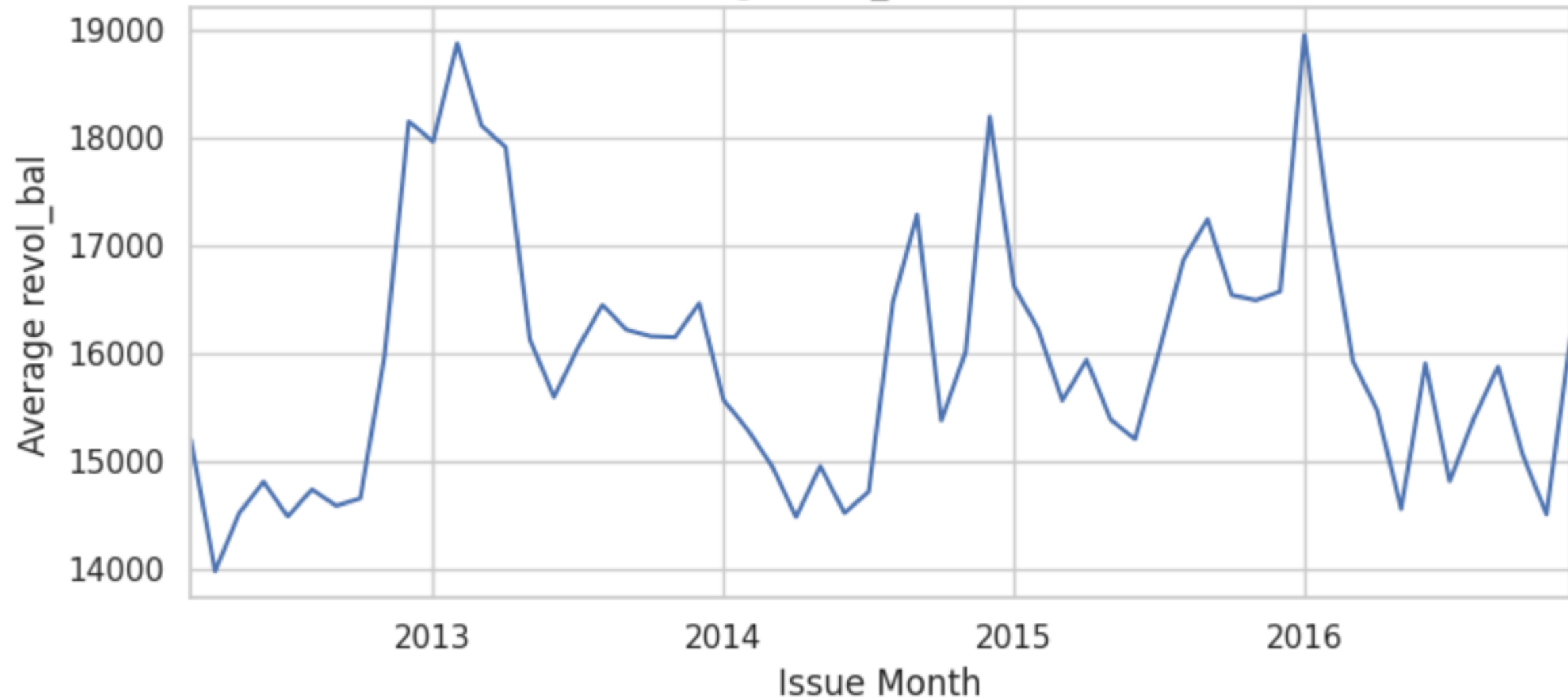
Average open\_acc Over Time



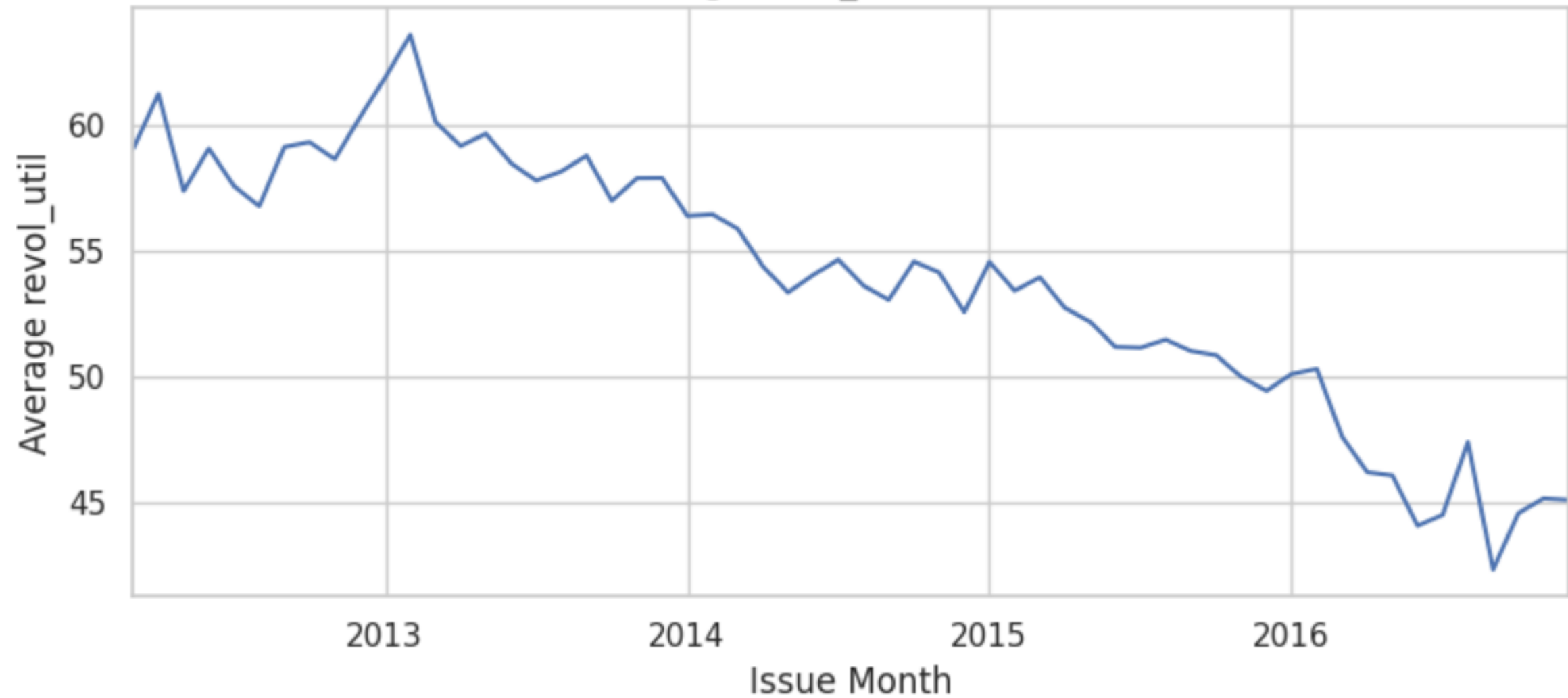
Average pub\_rec Over Time



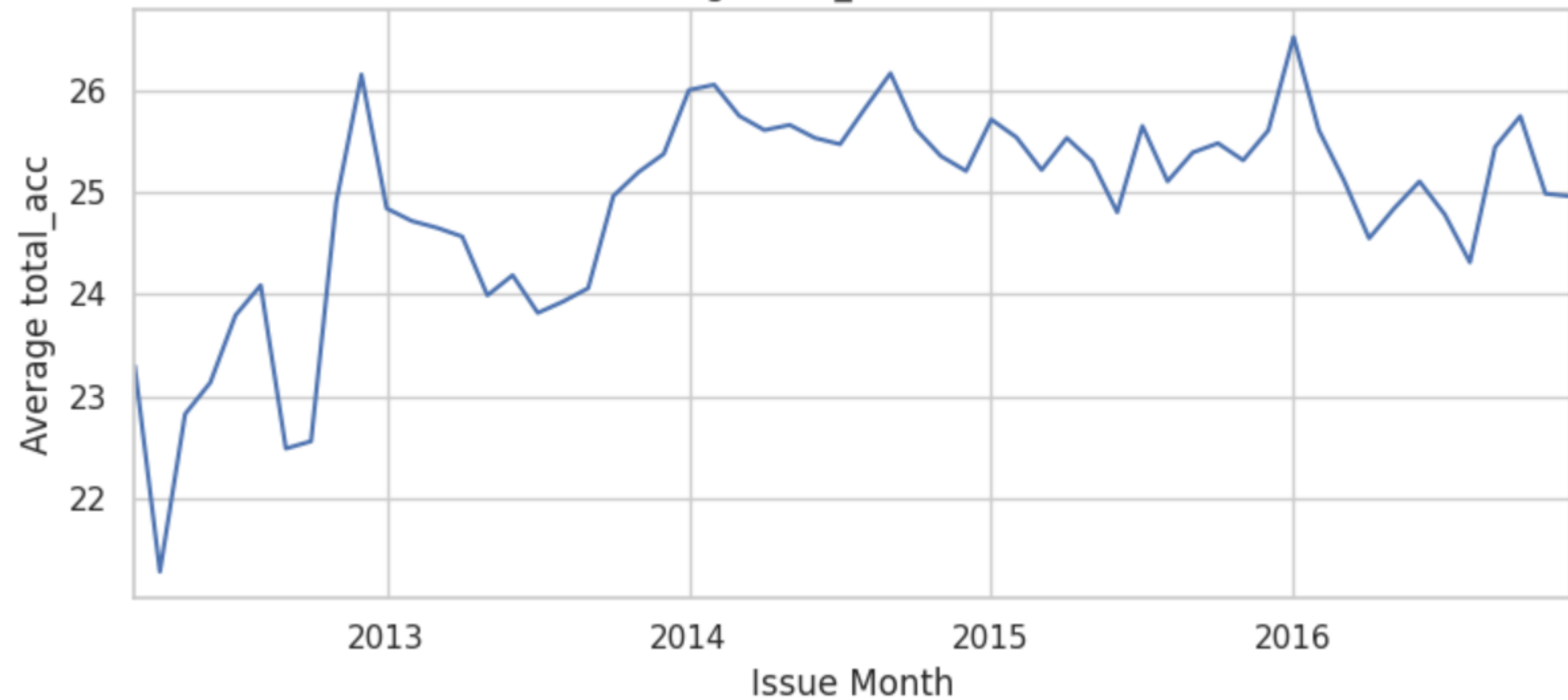
Average revol\_bal Over Time



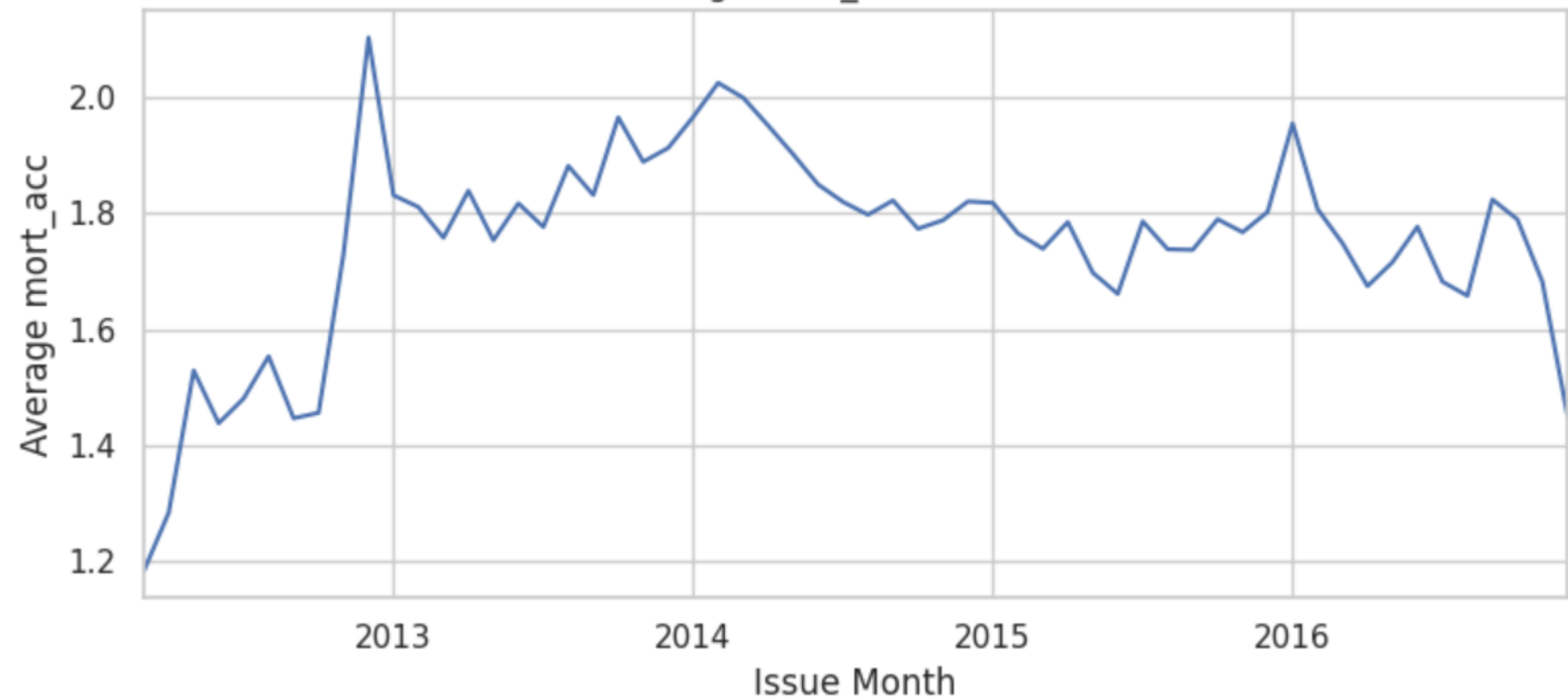
Average revol\_util Over Time



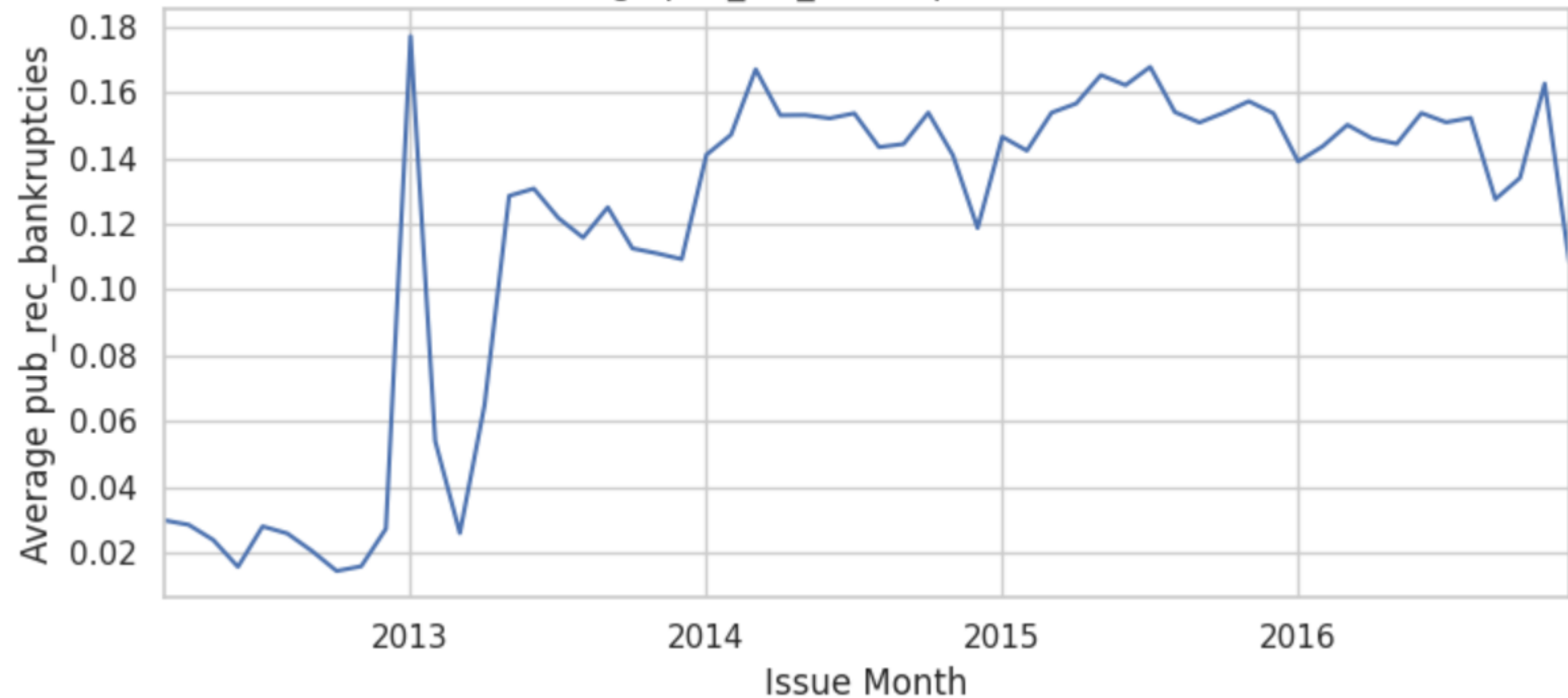
Average total\_acc Over Time



Average mort\_acc Over Time

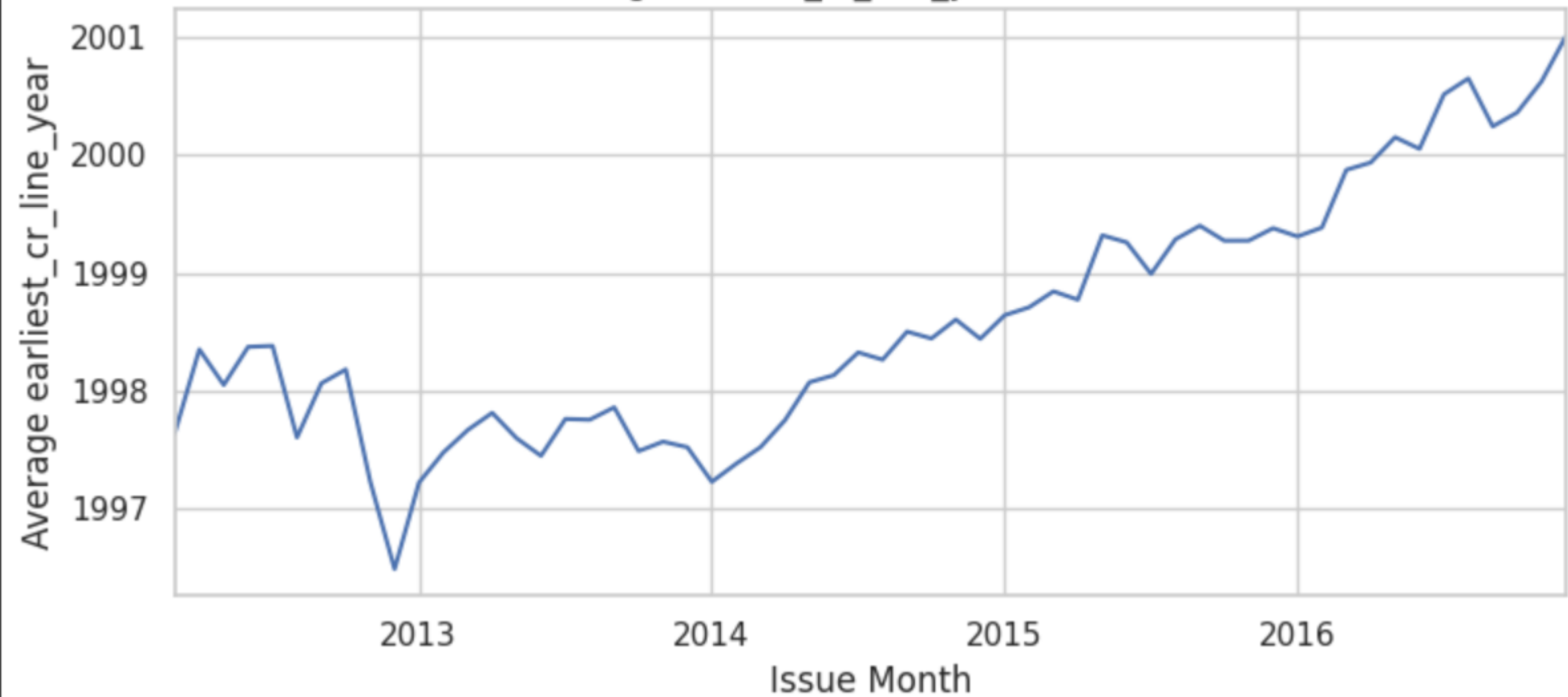


Average pub\_rec\_bankruptcies Over Time

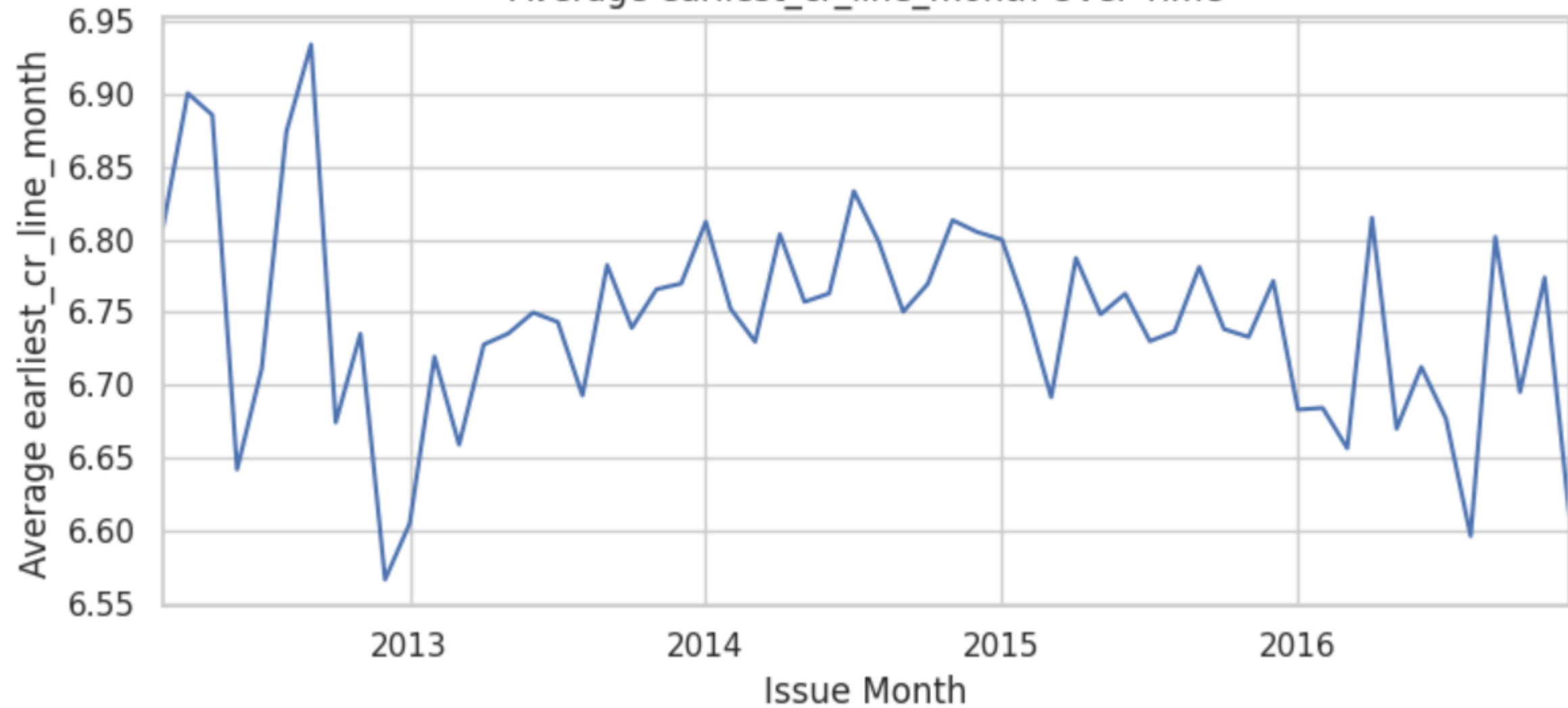




Average earliest\_cr\_line\_year Over Time

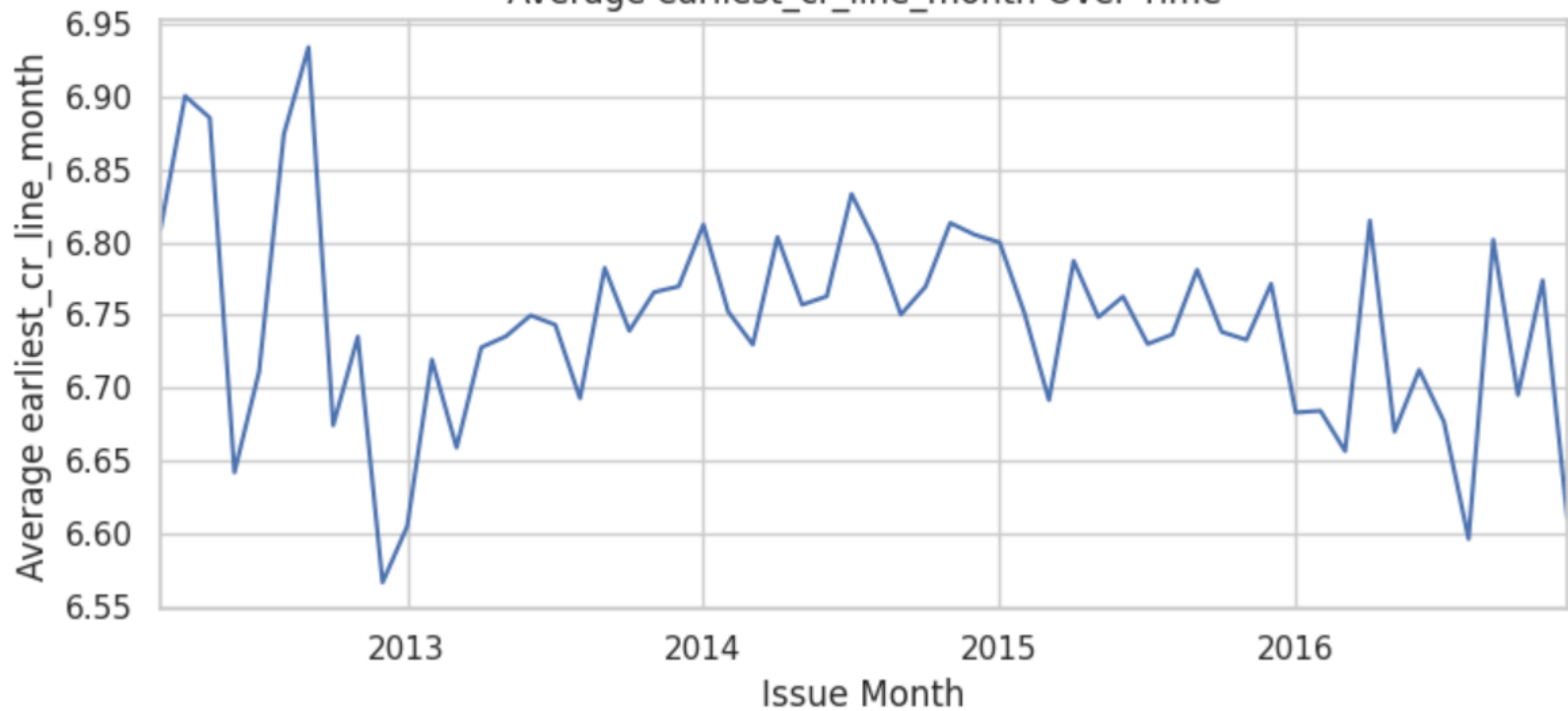


Average earliest\_cr\_line\_month Over Time

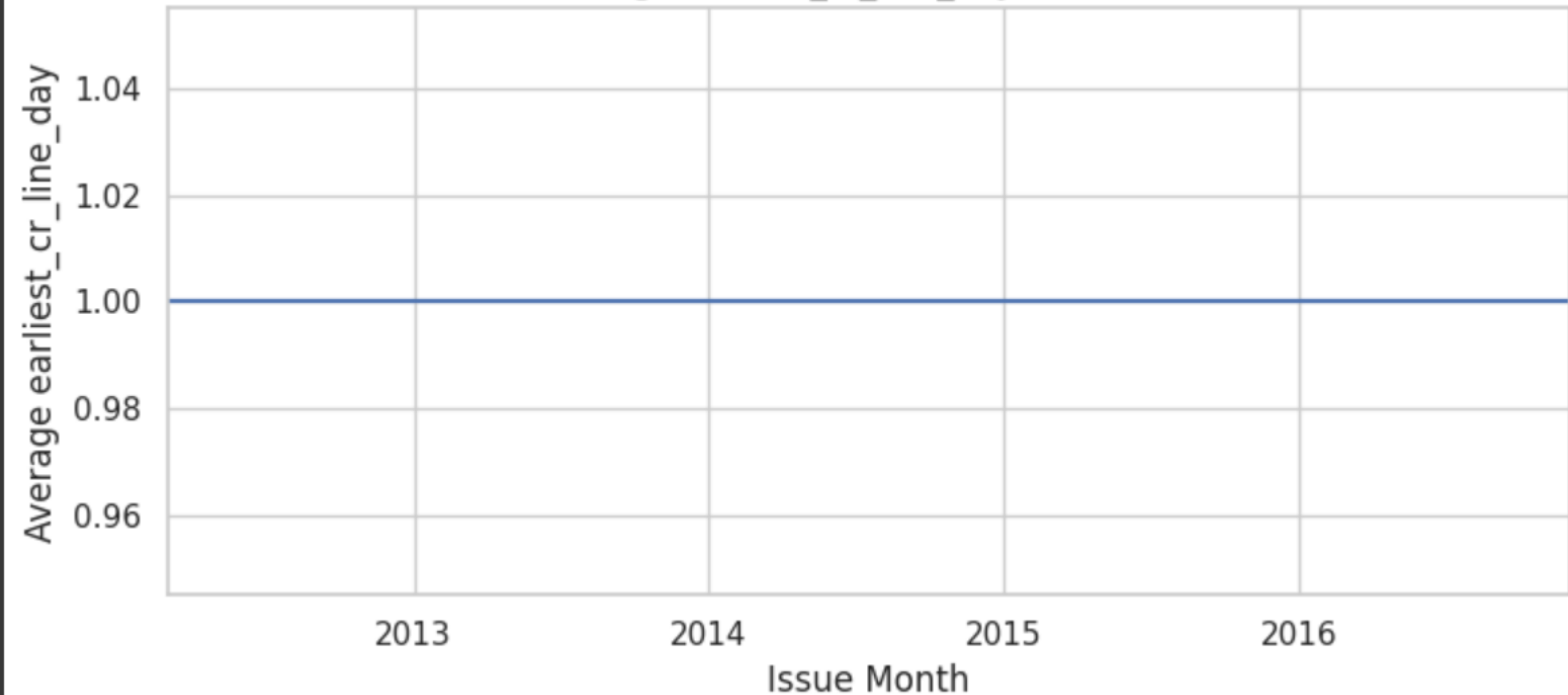


Issue Month

Average earliest\_cr\_line\_month Over Time



Average earliest\_cr\_line\_day Over Time



Loan Issued Over Time

