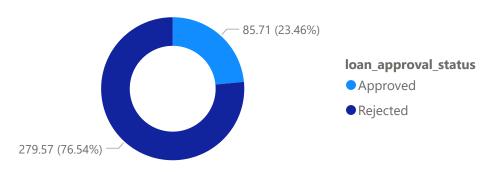
DRIVERS OF FINANCIAL RISK

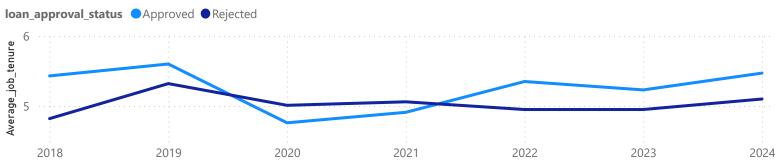


Average yearly loan approval status

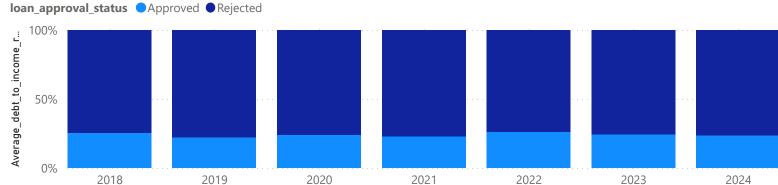


Approval_status	Average_income	Average_assets	Average_liabilities
Rejected	45,342.30	83,951.31	37,060.01
Approved	103,683.80	144,552.91	35,315.45
Total	74.513.05	114,252.11	36,187.73

Average_job_tenure by _year and loan_approval_status



Average_debt_to_income_ratio by _year and loan_approval_status



Average_age by _year and loan_approval_status

