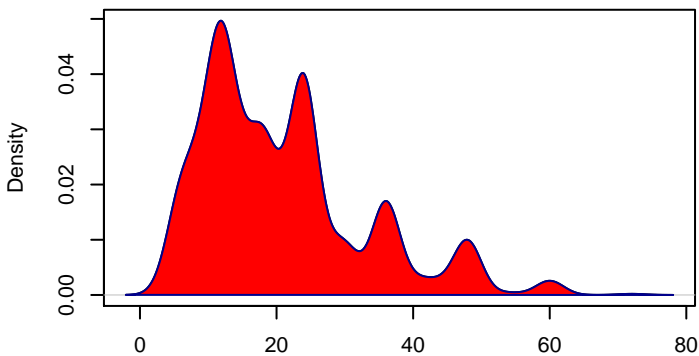
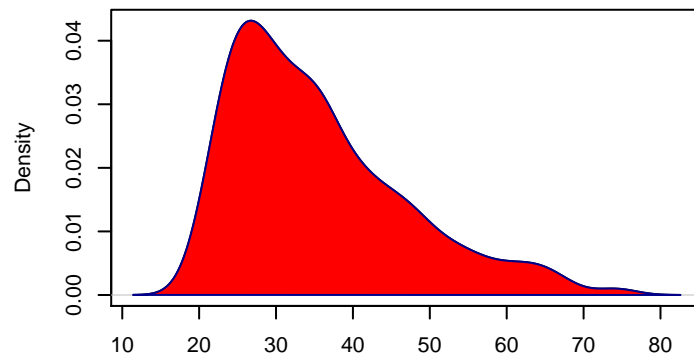


Kernel Density:Months



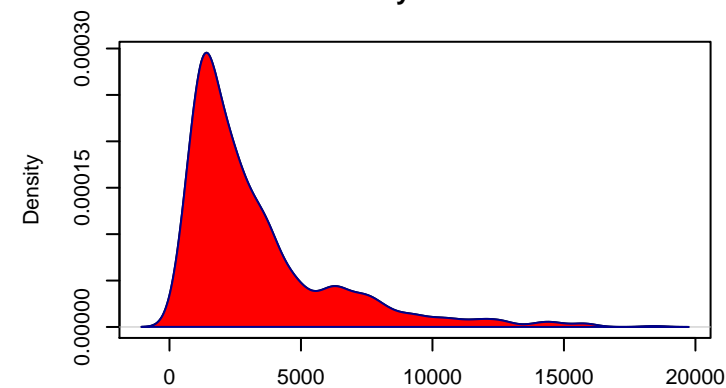
N = 1000 Bandwidth = 2.025

Kernel Density:Age



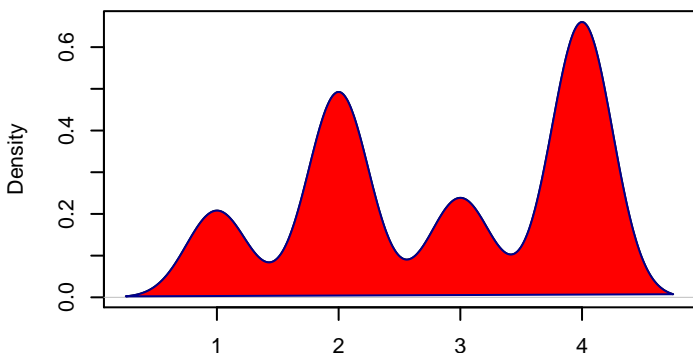
N = 1000 Bandwidth = 2.531

Kernel Density:Credit Amount



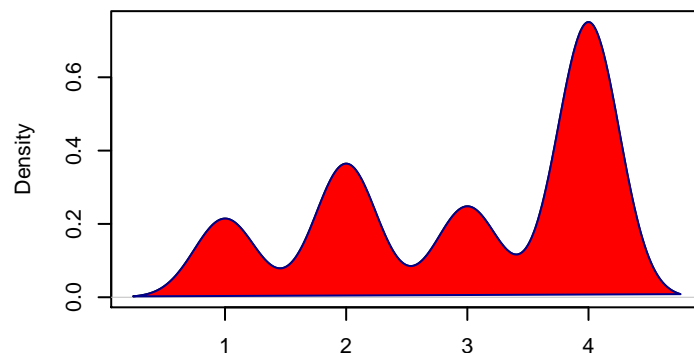
N = 1000 Bandwidth = 439.8

Kernel Density:Residence Since



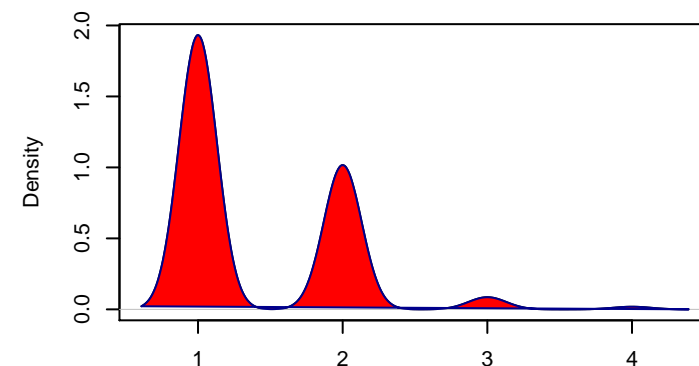
N = 1000 Bandwidth = 0.2495

Kernel Density:Installment Rate



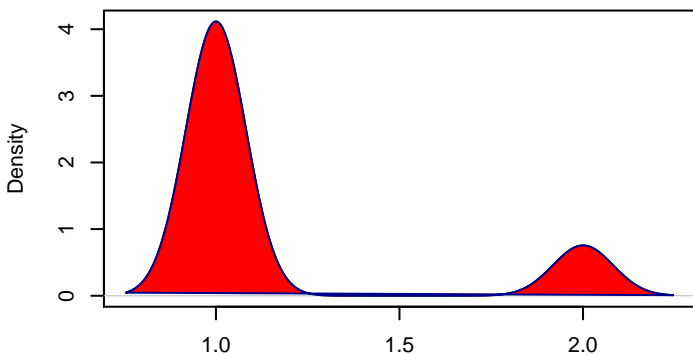
N = 1000 Bandwidth = 0.2529

Kernel Density:Existing Credit



N = 1000 Bandwidth = 0.1306

Kernel Density:Dependents



N = 1000 Bandwidth = 0.08186