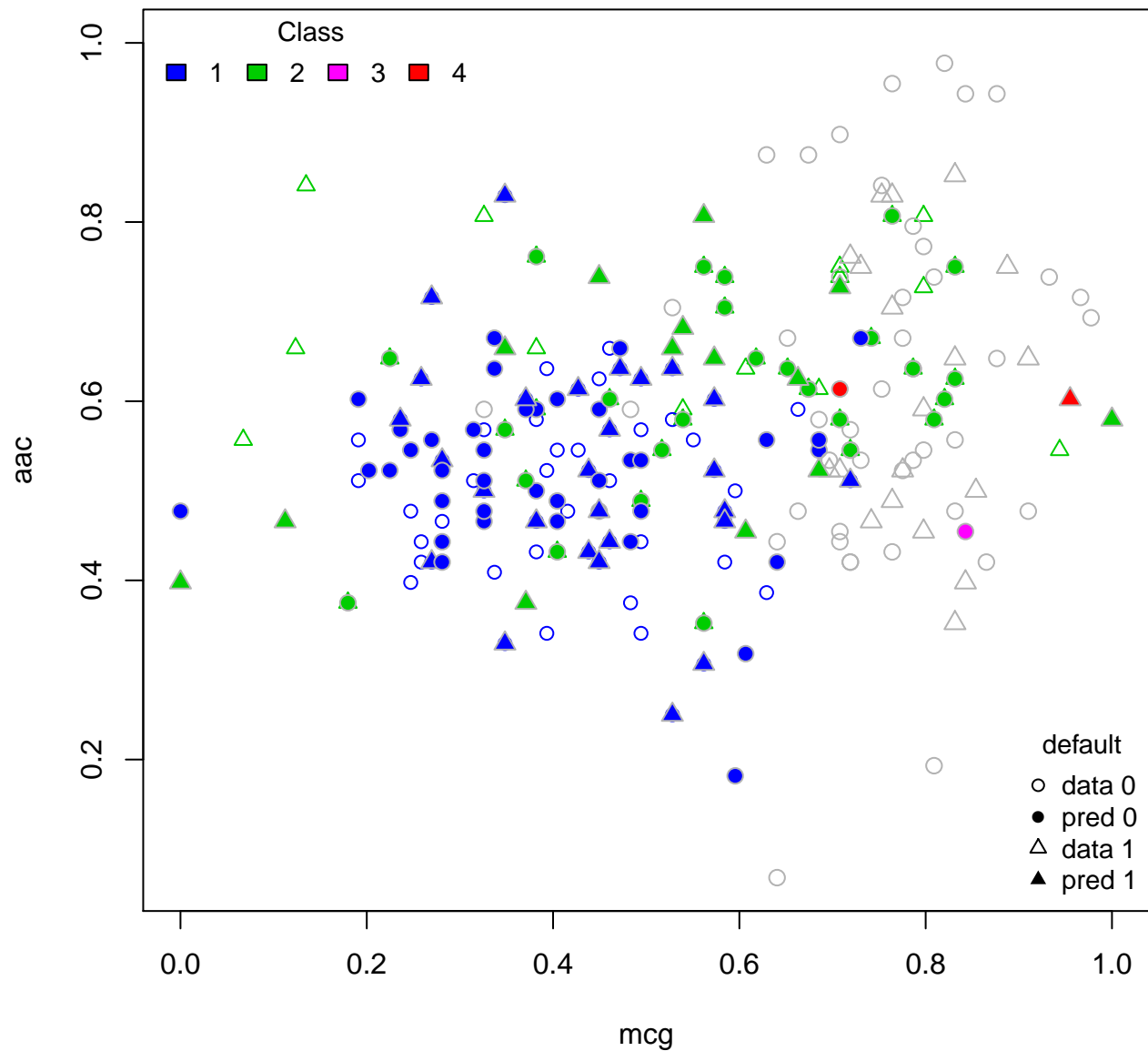
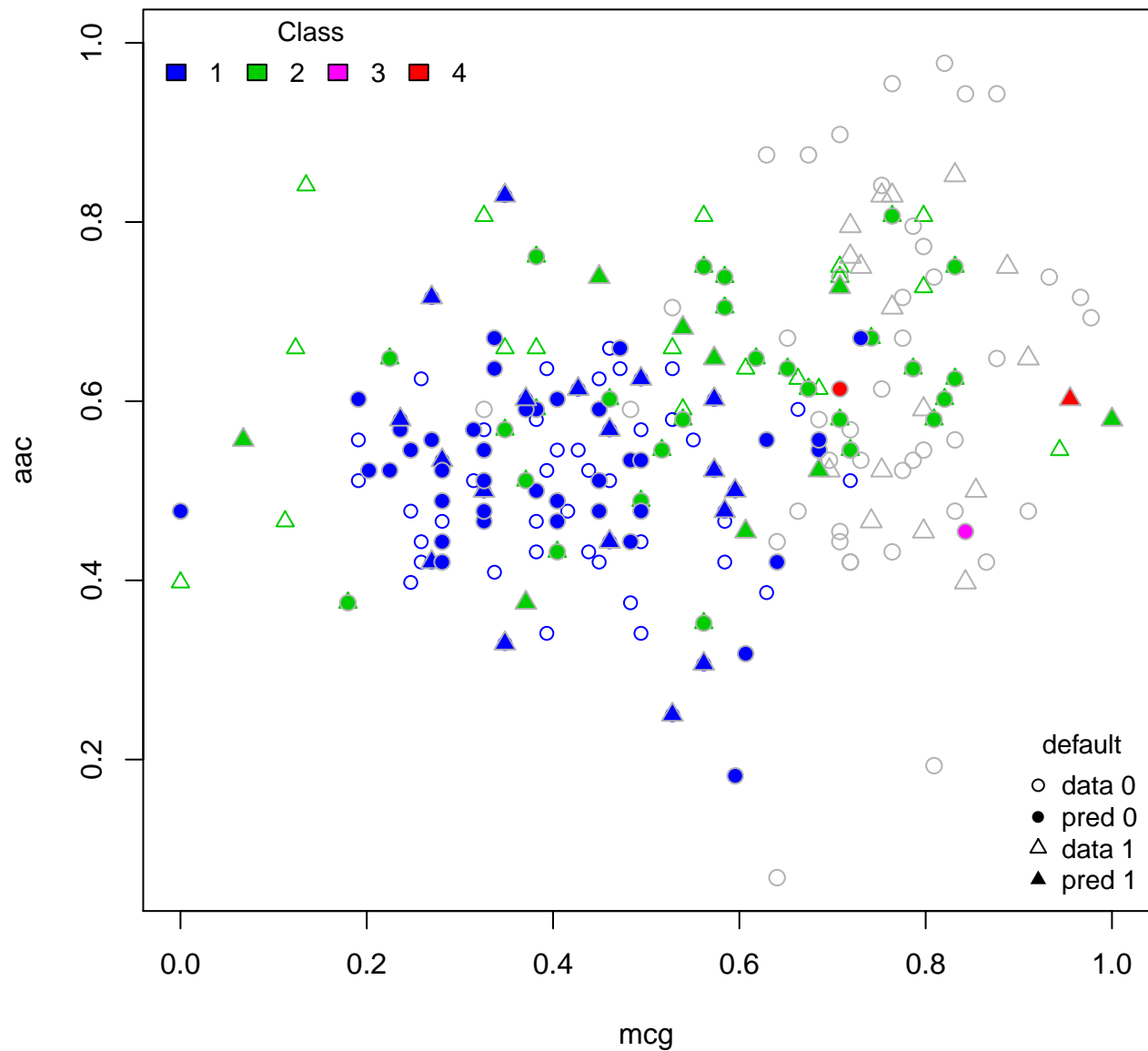


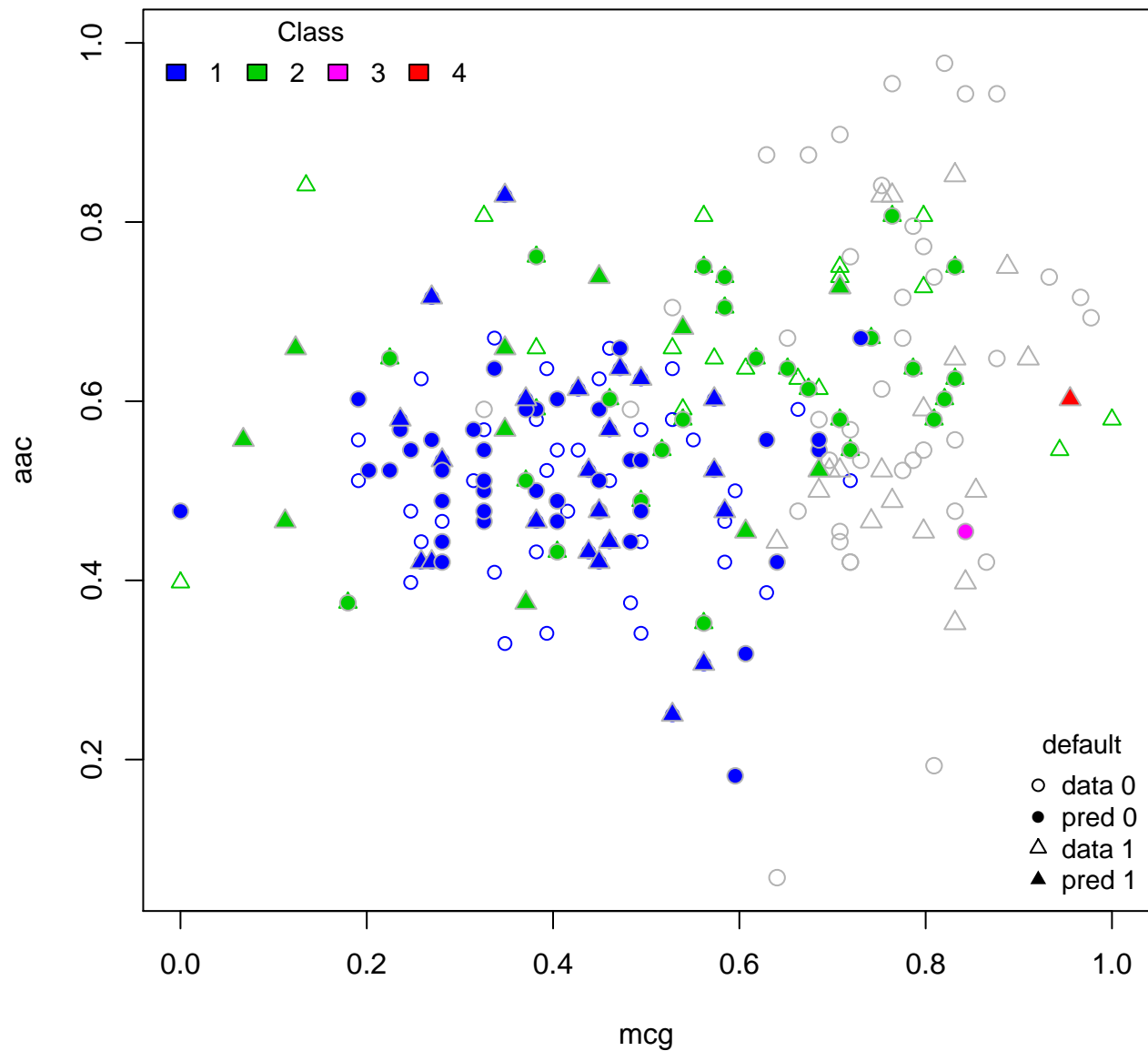
Predicted Default by k 1 Nearest Neighbors



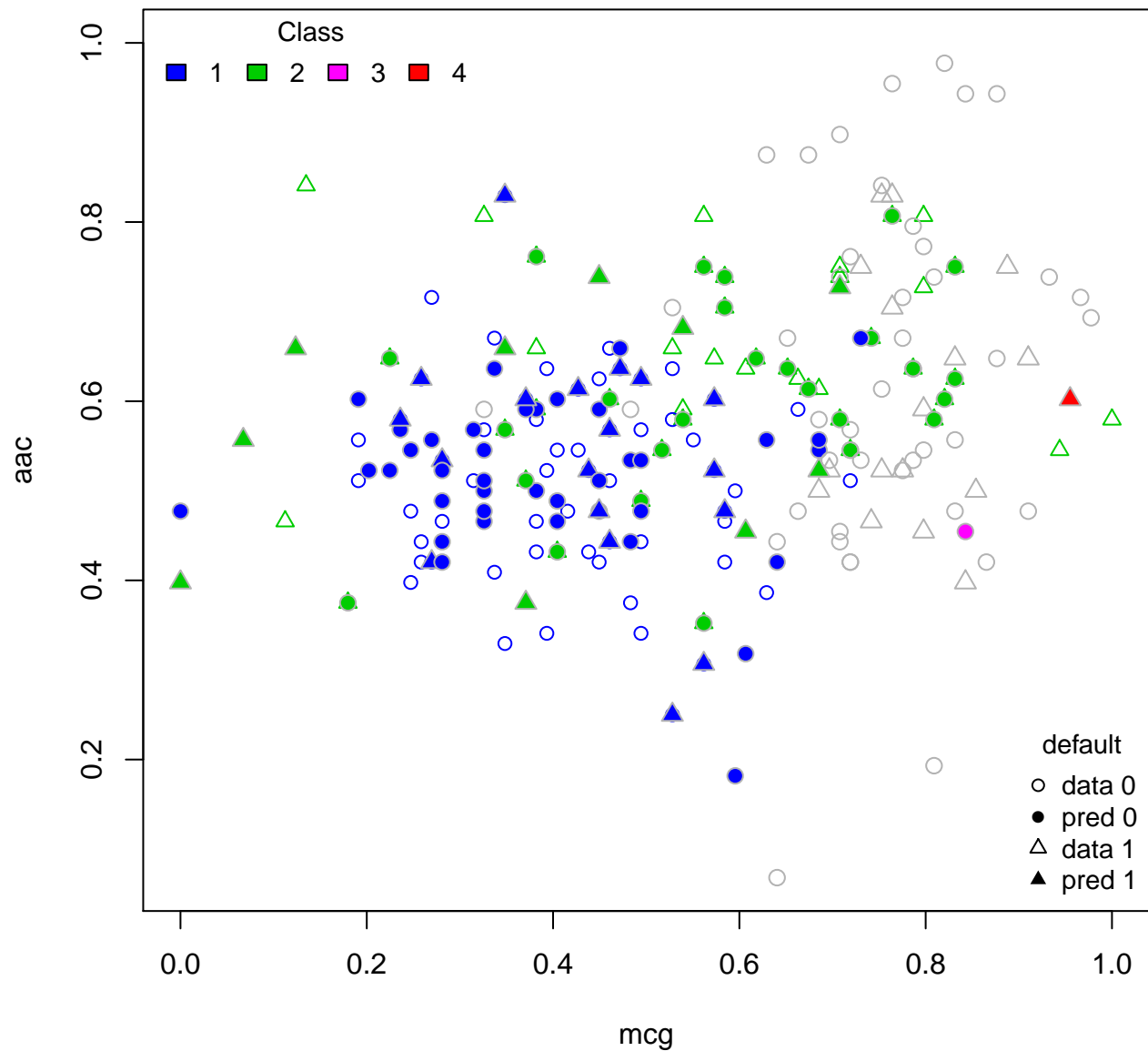
Predicted Default by k 2 Nearest Neighbors



Predicted Default by k 5 Nearest Neighbors



Predicted Default by k 10 Nearest Neighbors



Predicted Default by k 18 Nearest Neighbors

