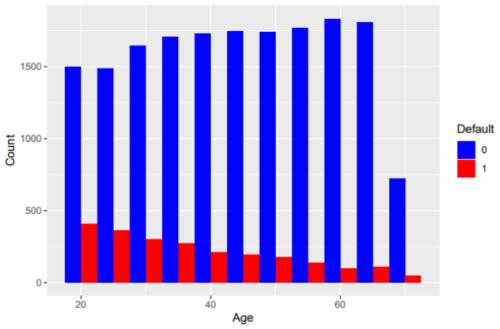
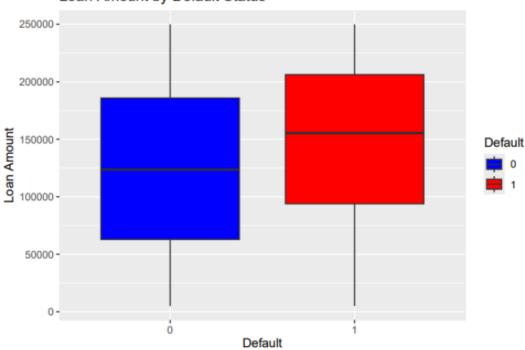
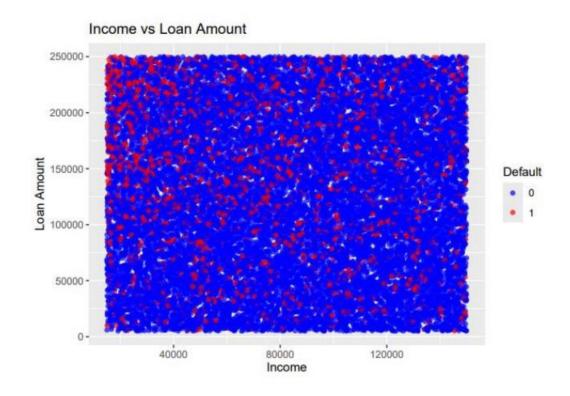
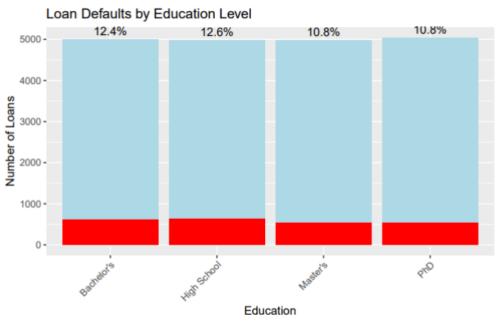
# Distribution of Age by Default Status



# Loan Amount by Default Status

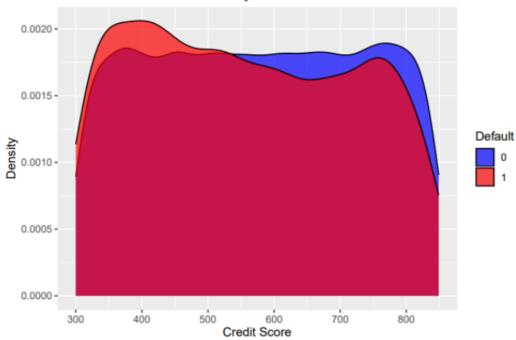




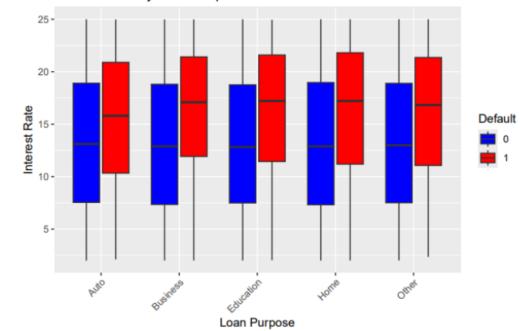


Red bars show number of defaults Percentages show default rate





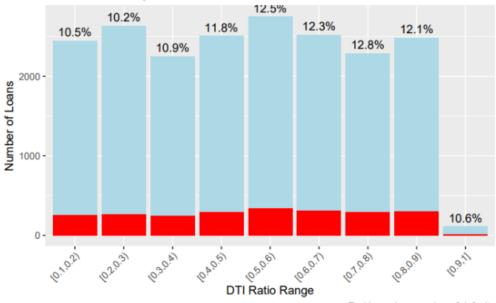






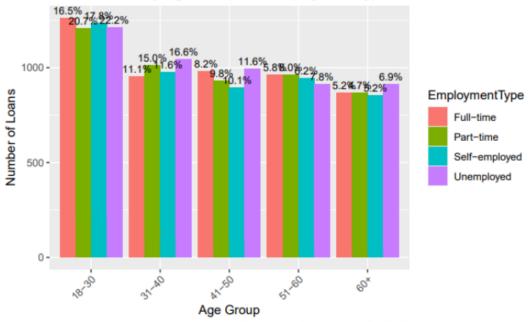
Red bars show number of defaults Percentages show default rate

## Loan Defaults by DTI Ratio



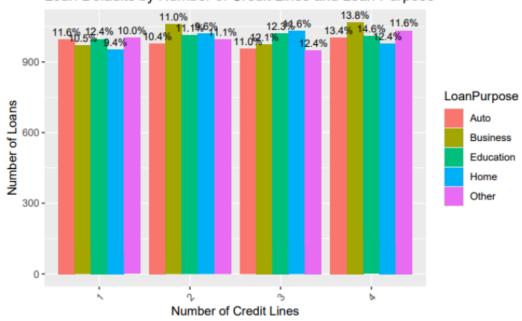
Red bars show number of defaults Percentages show default rate

### Loan Defaults by Age Group and Employment Type



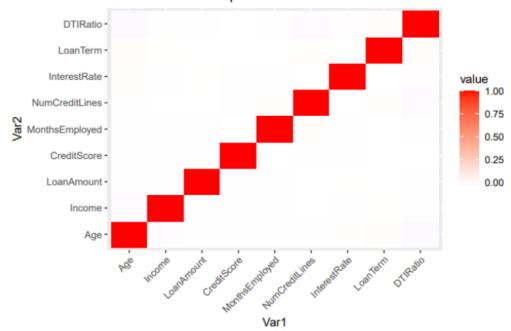
Lighter bars show number of defaults Percentages show default rate

### Loan Defaults by Number of Credit Lines and Loan Purpose

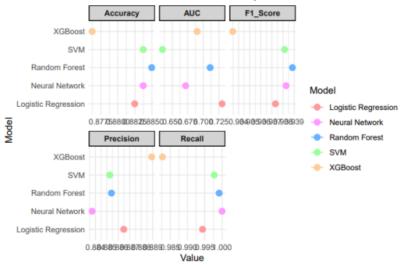


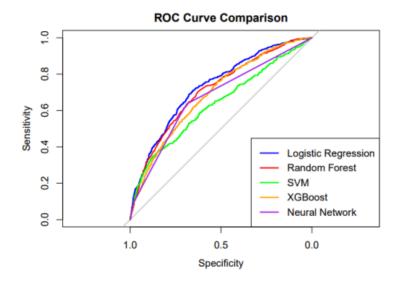
Lighter bars show number of defaults Percentages show default rate

### Correlation Heatmap of Numeric Variables

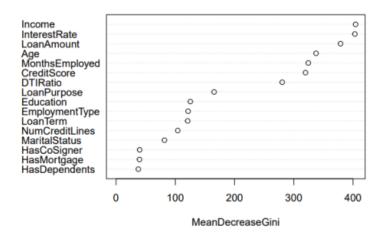


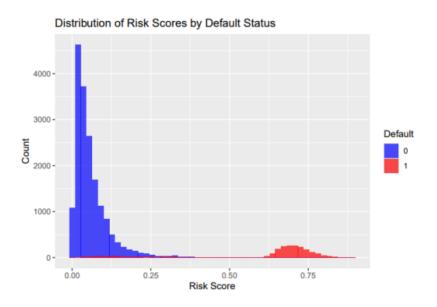
#### Model Performance Metrics Comparison



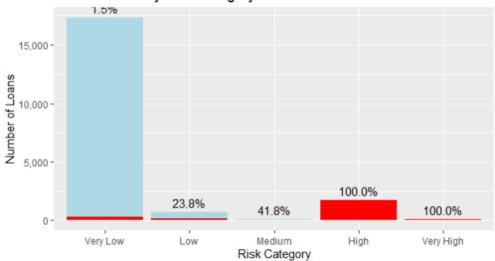


### Variable Importance Plot





## Loan Defaults by Risk Category



Red bars show number of defaults Percentages show default rate

