Cluster 0, BALANCE 1750 -	25\5% 200 - 10.3% 25\5% 200 -	Cluster 2, BALANCE 23.1% 23.1% 23.1% 2000 4000 6000 8000 10000 12000 14000 16000 BALANCE Cluster 2, BALANCE_FREQUENCY	Cluster 3, BALANCE 160 140 120 100 25.6% 60 200 400 6000 8000 10000 12000 14000 16000 BALANCE Cluster 3, BALANCE FREQUENCY	600 - tuno de	Cluster 5, BALANCE	Cluster 6, BALANCE 2500 2000 1000
0 0.5 % 0.5 %	74.0% 1200 - 100	83.7% 0.1% 0.2% 0.1% 0.4% 1.1% 1.3% 1.6% 3.4% 0.2 0.4 0.6 0.8 1.0 BALANCE_FREQUENCY Cluster 2, PURCHASES	300 - 250 - 200 - 150 - 100 - 50 - 0 0.3%_1.1%_0.3%_0.3%_1.3%_1.3%_2.1%_2.1%_3.2% 0.2 0.4 0.6 0.8 1.0 BALANCE_FREQUENCY Cluster 3, PURCHASES	600 - 60.3% 14 500 - 10 400 - 10 200 - 4.8% 5.2% 5.0% 4.6% 5.8% 4.6% 3.2% 5.7% 2 Cluster 4, PURCHASES 1200 - 200	00 -	1000 - 800 - 400 - 200 -
1750 - 1500 - 1500 - 1250 - 1000 - 1250 - 1000 - 1250 - 1000 - 10	1750 - 1500 - 1250 - 1250 - 750 - 750 - 500 - 5000 10000 15000 20000 PURCHASES Cluster 1, ONEOFF_PURCHASES	10000 20000 30000 40000 50000 PURCHASES Cluster 2, ONEOFF_PURCHASES	300 - 92,2% 300 - 100 - 100 - 100 - 100 - 1000 12000 14000 PURCHASES Cluster 3, ONEOFF_PURCHASES 100.0%	400 - 5	00 - 50 - 00 - 50 - 00 - 50 - 00 - 50 - 00 - 50 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	4000 - 3500 - 3000 - 2500 - 20
2500 - 1200 - 10	2000 - 94.9% 1500 - 1000 - 500 - 5000 10000 15000 20000 ONEOFF_PURCHASES Cluster 1, INSTALLMENTS_PURCHASES 100.0%	5.1% 5.000 10000 15000 20000 25000 30000 35000 40000 ONEOFF_PURCHASES Cluster 2, INSTALLMENTS_PURCHASES	350 - 300 - 250 - 150 - 150 - 100 - 50 - 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	200 - 25% 1.2% 0.5% 0.2% 0.0% 0.0% 0.1% 0.2500 15000 17500 ONEOFF_PURCHASES Cluster 4, INSTALLMENTS_PURCHASES 200 - 25% 1.2% 0.5% 0.2% 0.0% 0.0% 0.1% 0.0% 0.1% 0.0% 0.1% 0.0% 0.0	00 -	1600 - 1400 - 1200 - 1000 - 1000 - 400 - 200 - 0
0 2000 4000 6000 8000 10000 12000 14000 16000 INSTALLMENTS_PURCHASES Cluster 0, CASH_ADVANCE	1200 - 1000 - 800 - 400 - 400 - 2000.4 -0.2 0.0 0.2 0.4 INSTALLMENTS_PURCHASES Cluster 1, CASH_ADVANCE	2.7% 0.6% 0.3% 0.1% 0.2% 0.1% 0.0% 0.1% 2000 4000 6000 8000 10000 12000 INSTALLMENTS_PURCHASES Cluster 2, CASH_ADVANCE	400 - 92,2% 200 - 100 - 100 - 100 - 1000 12000 14000 INSTALLMENTS_PURCHASES Cluster 3, CASH_ADVANCE	1000.0% 17 800 - 15 600 - 400 - 7 200 - 5	50 -	4000 - 3500 - 3000 - 2500 - 2000 - 2500 - 20
1500 - 1500 - 1250 - 1000 - 10	1400 - 1200 - 10	10000 20000 30000 40000 CASH_ADVANCE Cluster 2, PURCHASES_FREQUENCY	250 - 66.2% 200 - 150 - 150 - 19,3% 50 - 19,3% 0 2500 5000 7500 10000 12500 15000 17500 20000 CASH_ADVANCE Cluster 3, PURCHASES_FREQUENCY	400 - 6	00 - 74.0%	1600 - 1400 - 1200 - 10
1000 - 56.0% 300 - 250 - 200 -	PURCHASES_FREQUENCY Cluster 1, ONEOFF_PURCHASES_FREQUENCY	PURCHASES_FREQUENCY Cluster 2, ONEOFF_PURCHASES_FREQUENCY	120 - 100 - 100 - 12.3%	46.4% 400 46.4% 17 15 100 200 9.8% 7.7% 6.0% 4.8% 4.0% 2.8% 2.5% 2.5% Cluster 4, ONEOFF_PURCHASES_FREQUENCY 46.4%	00 - 50 - 00 - 50 - 00 - 50 - 00 - 50 - 0	700 - 600 - 500 -
350 - 20.2% 300 - 250 -	250 - 200 - 200 - 200 - 111.3% 7.8% 8.4% 2.0% 1.7% 1.2% 50 - 50 - 0.2 0.4 0.6 0.8 1.0 0.	15.8% 11.0% 9.2% 10.3% 9.0% 6.5% 5.0% 4.1% 3.9% ONEOFF_PURCHASES_FREQUENCY Cluster 2, PURCHASES_INSTALLMENTS_FREQUENCY 29.8%	100.0% 350 - 250 - 150 - 100 - 50 - 0 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	400 - 400 - 15 300 - 12 50 200 - 10	100.0% 50 - 50 - 50 - 50 - 00 - 50 - 00 - 50 - 00 - 50 - 0	1600 - 1400 - 1200 - 10
0.0 0.2 0.4 0.6 0.8 1.0 PURCHASES_INSTALLMENTS_FREQUENCY Cluster 0, CASH_ADVANCE_FREQUENCY 100.0%	300 - 250 - 200 - 50 - 150 - 100	7.9% 8.9% 7.1% 7.6% 9.4% 0.2 0.2 0.4 0.6 0.8 1.0 PURCHASES_INSTALLMENTS_FREQUENCY Cluster 2, CASH_ADVANCE_FREQUENCY	100 - 80 - 16.9% 9.7% 9.7% 40 - 20 - 6.4% 4.8% 5.9% 5.4% 6.4% 4.8% 1.0 PURCHASES_INSTALLMENTS_FREQUENCY Cluster 3, CASH_ADVANCE_FREQUENCY	15 10 10 10 10 10 10 10 10 10 10 10 10 10	50 -	600 - 500 - 400 - 400 - 200 - 9.1% - 7.6% - 7.1% - 5.2% - 6.4% - 5.2% - 1.0 - 100 - 0.2 - 0.4 - 0.6 - 0.8 - 1.0 - 0.2 - 0.4 - 0.6 - 0.8 - 1.0 - 0.2 - 0.4 - 0.6 - 0.8 - 1.0 - 0.2 - 0.4 - 0.6 - 0.8 - 0.8 - 0.0 - 0.2 - 0.4 - 0.6 - 0.8 - 0.8 - 0.0 - 0.2 - 0.4 - 0.6 - 0.8 - 0.8 - 0.0 - 0.2 - 0.4 - 0.6 - 0.8 - 0.8 - 0.0 - 0.2 - 0.4 - 0.6 - 0.8 - 0.8 - 0.0 - 0.2 - 0.4 - 0.6 - 0.8 - 0.8 - 0.0 - 0.2 - 0.4 - 0.6 - 0.8 - 0.8 - 0.0 - 0.2 - 0.4 - 0.6 - 0.8 - 0.8 - 0.0 - 0.2 - 0.4 - 0.6 - 0.8 - 0.8 - 0.0 - 0.2 - 0.4 - 0.6 - 0.8 - 0.8 - 0.0 - 0.2 - 0.4 - 0.6 - 0.8 - 0.8 - 0.0 - 0.2 - 0.4 - 0.6 - 0.8 - 0.8 - 0.0 - 0.2 - 0.4 - 0.6 - 0.8 - 0.8 - 0.8 - 0.0 - 0.8 - 0.8 - 0.0 -
1500 - 1250 - 250 - 250 - 150 - 150 - 150 - 150 - 150 - 150 - 100 - 150	19.3% 17.6% 200 - 100 -	14.2% 12.7% 9.1% 5.7% 4.5% 3.1% 2.7% 2.1% 1.4% 0.2 0.4 0.6 0.8 1.0 CASH_ADVANCE_FREQUENCY Cluster 2, CASH_ADVANCE_TRX	200 - 175 - 150 - 125 - 100 - 125 - 100 -	800 - 600 - 400 -	00 - 00 - 00 - 00 - 00 - 00 - 00 - 00	1600 - 1400 - 1200 - 1000 - 800 - 400 - 200 - 0
1750 - 1000.0% 700 - 1500 - 1250 - 500 - 1250 - 500 - 1000 - 1250 - 1000	13,6% 1000 - 800 - 400 - 400 - 200 - 200 - 200 - CASH_ADVANCE_TRX Cluster 1, PURCHASES_TRX	20 40 60 80 100 120 CASH_ADVANCE_TRX Cluster 2, PURCHASES_TRX	350 - 89.0% 300 - 250 - 250 - 200 - 250 -	0 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	00 - 88.8% 00 - 00 - 00 - 00 - 00 - 00 - 00 - 00	1000 - 1400 - 1200 - 10
1200 - 69.0% 1750 - 1500 - 1500 - 1500 - 1250 - 1500 - 1250 - 100	98.0% 98.0% 300 - 200 - 100 - 50 100 150 200 250 300 PURCHASES_TRX Cluster 1, CREDIT_LIMIT	2.2% 0.9% 0.2% 0.1% 0.1% 0.1% 0.1% 0.1% 0.1% 0.1% DURCHASES_TRX Cluster 2, CREDIT_LIMIT	500 - 400 - 95,4% 200 - 100 - 200 - 150 200 250 300 350 PURCHASES_TRX Cluster 3, CREDIT_LIMIT	400 -	50 - 50 - 50 -	2000 - 1750 - 1500 - 87.0% 1250 - 1000 - 750 - 1000 - 250 -
600 - 34.2% 500 - 200 -	30.8% 28.0% 350 - 300 - 250 - 50 - 150 - 150 - 150 - 250 - 150 - 150 - 150 - 150 - 150 - 150 - 100 - CREDIT_LIMIT Cluster 1, PAYMENTS	25.0% 19)6% 10)3% 5000 10000 15000 20000 25000 30000 CREDIT_LIMIT Cluster 2, PAYMENTS	120 - 31.6% 100 - 25.7% 80 - 40 - 40 - 25.00 5000 7500 10000 12500 15000 17500 CREDIT_LIMIT Cluster 3, PAYMENTS	200 - 18.2% 5 4 5 4 1 3	00 - 32.9% 00 - 28.6% 00 - 00 - 00 - 00 - 00 - 00 - 00 - 00	1000 - 58.7% 800 - 22.7% 200 - 10.8% 2.3% 0.7% 0.4% 0.3% 0.1% 0.1% CREDIT_LIMIT Cluster 6, PAYMENTS
1750 - 83.5% 1250 - 83.5% 1000 - 750 - 750 - 200 - 250 - 11,9% 200 - 250 - 11,9% Cluster 0, MINIMUM_PAYMENTS 800 - 600 - 750 - 200 -	1200 - 10	10,3% 3,1% 0.8% 0.5% 0.4% 0.2% 0.0% 0.1% 0.1% 10000 20000 30000 40000 PAYMENTS Cluster 2, MINIMUM_PAYMENTS	400 - 350 - 300 - 250 - 200 - 2500 - 2000 - 25000 30000 35000 40000 PAYMENTS Cluster 3, MINIMUM_PAYMENTS	2500 - 2000 - 20 1500 - 20 1000 - 96.7%	00 - 88.3%	3500 - 2500 - 2000 - 1500 - 1000 - 500 - 0
4000 - 3500 - 3000 - 600 - 5000 - 5000 - 10000 15000 20000 25000 30000 MINIMUM_PAYMENTS Cluster 0, PRC_FULL_PAYMENT	1200 - 1200 - 1000 -	37 5% 2,4% 1.0% 0.3% 0.2% 0.0% 0.1% 0.0% 0.2% 5000 10000 15000 20000 MINIMUM_PAYMENTS Cluster 2, PRC_FULL_PAYMENT	400 - 350 - 300 - 250 -	2500 - 50 2000 - 50 1500 - 1000 - 98.5%	00 - 00 - 00 - 98.5%	5000 - 50
1000 - 58.4% - 600	82.1% 800 - 600 - 400 - 200 - 0 0.2 0.4 0.6 0.8 1.0 0. PRC_FULL_PAYMENT	6.1% 3.8% 1.2% 0.9% 1.3% 0.4% 0.2% 0.7% 1.7% 0.2 0.4 0.6 0.8 1.0 PRC_FULL_PAYMENT	300 - 36.1% 250 - 200 -	75.4% 700 - 600 - 17 500 - 15 12 12 100 - 7 200 - 7	00 - 81.0% 00 - 81.0% 00 - 650 - 6	800 - 46.8% 700 - 600 - 500 - 500 - 200 - 100 - 6.1% 6.1% 4.5% 4.0% 3.6% 3.6% 3.6% 4.1% 14.7% 14.7% 14.7% 14.7% 14.7% 14.7% 14.5% 4.0% 16.5% 1.0 PRC_FULL_PAYMENT
Cluster 0, TENURE 2000 - 1750 - 1500 - 1250 - 1000 - 750 - 500 - 200 - 100 -	Cluster 1, TENURE 78.3% 800 - 600 - 200 - 3.2% 3.3% 0.0% 3.1% 0.0% 3.7% 0.0% 5.8% TENURE Cluster 1, Cluster	Cluster 2, TENURE 81.0% 2.8% 3.2% 2.9% 2.7% 3.0% 4.3% 7 8 9 10 11 12 TENURE Cluster 2, cluster	Cluster 3, TENURE 100.0% 350 - 250 - 150 - 100 - 50 - 0 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	Cluster 4, TENURE 16 800 10 10 10 10 10 10 10 10 1	00 - 00 - 00 - 00 - 00 - 00 - 00 - 00	Cluster 6, TENURE 1400 1200 1000 600 400 200 6 7 8 9 10 11 12 TENURE Cluster 6, Cluster
Cluster 0, cluster 1750 - 100.0% 800 - 1500	Cluster 1, cluster 100.0% 1000 - 800 - 5 600 - 400 - 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.6 0.8 1.0 1.2 1.4 cluster	Cluster 2, cluster 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	Cluster 3, cluster 100.0% 350 - 250 - 150 - 100 - 50 - 0 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	200 -	00 -	Cluster 6, cluster 100.0% 1400 - 1200 - 10