Cluster 0, BALANCE 200 150 100 25,3% 100 25,3% 22% 0 2000 4000 6000 8000 10000 12000 14000 16000 BALANCE Cluster 0, BALANCE_FREQUENCY	Cluster 1, BALANCE 350 46.8% 250 250 150 100 0 2000 4000 6000 8000 10000 12000 14000 160 BALANCE Cluster 1, BALANCE_FREQUENCY	Cluster 2, BALANCE 1600 1400 1000 1000 1000 1000 200 0 2500 5000 7500 10000 12500 15000 17500 BALANCE Cluster 2, BALANCE_FREQUENCY	Cluster 3, BALANCE 1000 48.8% 600 400 200 400 6000 8000 10000 12000 14000 BALANCE Cluster 3, BALANCE_FREQUENCY	2000 - 25	50 - 50 - 50 - 22.9% 00 - 50 - 14.9%	Cluster 6, BALANCE 78.3% 400 200 200 4000 6000 8000 14.0% 2000 4000 6000 8000 10000 12000 BALANCE Cluster 6, BALANCE_FREQUENCY
350 - 350 - 250 - 250 - 250 - 200 - 250 - 200 - 250 - 200 - 250 - 200 - 250 - 200 - 250 - 200 - 250 - 200 - 250 - 200 - 250 - 200 - 250 - 200 - 250 - 200 - 250 - 200 - 250 -	600 - 77.1% 500 - 400 - 200 - 100 - 100 - 0.1% 0.5% 1.2% 2.0% 2.4% 1.7% 2.4% 4.6% 1.0 BALANCE_FREQUENCY Cluster 1, PURCHASES	1400 - 1200 - 10	1400 - 1200 - 1000 - 1000 - 400 - 200 - 1.4% 1.4% 2.4% 2.3% 2.5% 3.1% 2.7%	1000 - 10	00 - 00 - 00 - 00 - 00 - 00 - 00 - 00	600 - 600 - 61.0%
300 - 93,7% 200 - 100 - 0 2000 4000 6000 8000 10000 12000 14000 PURCHASES Cluster 0, ONEOFF_PURCHASES	800 - 94.8% 400 - 200 - 0.5% 0.0% 0.0% 0.3% 0.1% 0.0% 0.0% 0.3% 0 5000 10000 15000 20000 PURCHASES Cluster 1, ONEOFF_PURCHASES	1250 - 1000 - 750 - 10,8%		2000 - 97.3% 60	00 - 93 1% 00 - 00 - 00 - 00 - 00 - 00 - 00 - 00	88.8% 800 - 88.8% 800 - 400 -
200 - 100 - 100 - 100 - 200 30 40 50 ONEOFF_PURCHASES Cluster 0, INSTALLMENTS_PURCHASES 700 - 93,7% 400 - 200 -	200 - 400 - 200 -	1000 - 1000 - 1000 15000 20000 25000 30000 35000 40000 ONEOFF_PURCHASES Cluster 2, INSTALLMENTS_PURCHASES 1600 - 1000 -		1000 - 25 0.5% 1.0% 0.6% 0.6% 0.2% 0.2% 0.1% 0.0% 0.1%	00 - 83,4%	200 - 200 - 24% 1.1% 0.5% 0.2% 0.2% 0.0% 0.0% 0.1% 0.2500 5000 7500 10000 12500 15000 17500 ONEOFF_PURCHASES Cluster 6, INSTALLMENTS_PURCHASES 2000 - 1750 - 1500 - 1250 - 1500 - 1750
100 - 100 -	200 - 0.1% 0.3% 0.1% 0.7% 0.4% 0.1% 0.3% 0.1% 0.3% 0.10	200 - 2000 4000 6000 8000 10000 12000 14000 16 INSTALLMENTS_PURCHASES Cluster 2, CASH_ADVANCE 7000 - 5000 - 2000 4000 - 2000 4000 - 2000 4000 4	2000 - 99.6% 0 10 20 30 40 50 60 70 INSTALLMENTS_PURCHASES Cluster 3, CASH_ADVANCE 1600 - 1200 - 1000 -	0	00 - 89.1% 00 - 00 - 00 - 00 - 8.4%	3500 - 25
0 2500 5000 7500 10000 12500 15000 17500 CASH_ADVANCE Cluster 0, PURCHASES_FREQUENCY 160 100 100 12500 15000 17500 17500 10000 12500 15000 17500 17500 10000 12500 15000 17500 17500 10000 12500 15000 175	1.7% 0.8% 0.8% 0.0% 0.0% 0.3% 0.2500 5000 7500 10000 12500 15000 17500 20000 CASH_ADVANCE Cluster 1, PURCHASES_FREQUENCY 400 - 54.4%	0 0.1% 0.2% 0.1% 0.1% 0.0% 0.0% 0.0% 0.0% 0.1% 0.0% 0.0	1000 0 5000 10000 15000 20000 25000 CASH_ADVANCE Cluster 3, PURCHASES_FREQUENCY 10000 -	0 0.1% 0.2% 0.1% 0.0% 0.0% 0.0% 0.0% 0.0% 0.1% 0.0% 0.0	1.3% 0.7% 0.1% 0.2% 0.1% 0.0% 0.0% 0.1% 10000 20000 30000 40000 CASH_ADVANCE Cluster 5, PURCHASES_FREQUENCY 49.5% 00	100 0.2% 0.2% 0.1% 0.0% 0.1% 0.0% 0.0% 0.19 0.0% 0.19 0.0% 0.1% 0.0% 0.0% 0.1% 0.1
500 - 95.7% 400 - 200 -	ONEOFF_PURCHASES_FREQUENCY Cluster 1, PURCHASES_INSTALLMENTS_FREQUENCY 1750 - 1500 -	200 - 100 - 100 - 10.0% 7.9% 7.0% 6.2% 5.9% 3.4% 3.4% 0.6 0.8 1.0 ONEOFF_PURCHASES_FREQUENCY Cluster 2, PURCHASES_INSTALLMENTS_FREQUENCY 500 - 36.7%	ONEOFF_PURCHASES_FREQUENCY Cluster 3, PURCHASES_INSTALLMENTS_FREQUENCY 14000 - 120000 - 12000 - 12000 - 12000 - 12000 - 12000 - 12000 - 12000 - 1200	7000 - 25 6000 - 5000	00 - 12.5% 00 - 1	300 - 300 - 100 - 10.0% 7.6% 6.0% 4.7% 4.1% 2.7% 2.5% 2.5% 1.0 ONEOFF_PURCHASES_FREQUENCY Cluster 6, PURCHASES_INSTALLMENTS_FREQUENCY
80 - 15.2% 10.8% 1	1250 - 1000 - 10	400 - 200 - 10.8% 9.2% 7.4% 6.7% 6.9% 1.0 PURCHASES_INSTALLMENTS_FREQUENCY Cluster 2, CASH_ADVANCE_FREQUENCY 3500 - 200	10000 - 6000 - 6000 - 2000 - 99.7%	100 - 4.2% 5.9% 6.0% 5.2% 6.0% 5.6% 1.0 PURCHASES_INSTALLMENTS_FREQUENCY Cluster 4, CASH_ADVANCE_FREQUENCY 7000 - 4000	50 -	3000 - 20
50 - 100 - 13.4% 12.3% 1.5% 1.1% 1.1	100 - 12.4% 100 -	1000 - 10	11.5% 100 - 100 - 1.6% 1.2% 1.4%	3000 - 2000 - 39.6% 100	14.6% 12.4% 12.4% 10.2	1000 - 98.2% 500 - 0.0% 0.0% 1.5% 0.2% 0.0% 0.0% 0.0% 0.0% 0.1% CASH_ADVANCE_FREQUENCY Cluster 6, CASH_ADVANCE_TRX 2000 - 98.2%
100 - 11% 1.1% 0.2% 0.0% 0.0% 0.0% 0.0% 0.2% 0.0% 0.0	100 - 14,0% 0 20 40 60 80 CASH_ADVANCE_TRX Cluster 1, PURCHASES_TRX 1750 - 1500 - 1250 - 1000 - 1250 - 1000 - 1	1200 - 199% 2.6% 0.9% 0.5% 0.5% 0.1% 0.1% 0.1%	0 0 20 40 60 80 100 120 CASH_ADVANCE_TRX Cluster 3, PURCHASES_TRX 10000 - 8000 - 99.8%	1000 - 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	00 - 66.9%	500 - 0.0% 0.0% 0.0% 0.0% 1.6% 0.0% 0.0% 0.0% 0.2% 0.00 0.25 0.50 0.75 1.00 1.25 1.50 1.75 2.00 CASH_ADVANCE_TRX Cluster 6, PURCHASES_TRX 1600 - 1200 - 1000 - 93.1% 800 - 1000 - 93.1%
0 50 100 150 200 250 300 350 PURCHASES_TRX Cluster 0, CREDIT_LIMIT 160 - 24.7% 100 - 2500 5000 7500 10000 12500 15000 17500 CREDIT_LIMIT Cluster 0, PAYMENTS	150 - 100 150 200 250 300 PURCHASES_TRX Cluster 1, CREDIT_LIMIT 250 - 29.7% 29.5% 8.9% 100 - 2500 5000 7500 10000 12500 15000 17500 20000 CREDIT_LIMIT Cluster 1, PAYMENTS	100 - 50 100 150 200 250 300 350 PURCHASES_TRX Cluster 2, CREDIT_LIMIT 500 - 228.7% 400 - 228.7% 100 - 32.5% 200 - 23.7% 220.1% 200 - 23.7% 220.1% 200 - 3.7% 210 -	PURCHASES_TRX Cluster 3, CREDIT_LIMIT 800 700 33.4% 500 28.3% 500 11.4% 13.0% 100 100 100 100 100 100 100	Cluster 4, CREDIT_LIMIT 1000 - 58.3% 1000 - 58.3% 1000 - 25.50 75 100 125 150 175 200 PURCHASES_TRX Cluster 4, CREDIT_LIMIT 225 300 - 25.50 75 100 125 150 175 200 PURCHASES_TRX Cluster 4, CREDIT_LIMIT 1000 - 15.50 175 200 1000 - 15	DO 50 100 150 200 250 300 PURCHASES_TRX Cluster 5, CREDIT_LIMIT 2039% 50 2039% 50 2039% 50 2039% 50 2039% 50 2039% 50 2039% 50 2039% 50 2039% 50 2039% 50 2039% 50 2039% CREDIT_LIMIT Cluster 5, PAYMENTS	200 - 100 150 200 PURCHASES_TRX Cluster 6, CREDIT_LIMIT 23,6% 200 - 1000 15000 20000 25000 CREDIT_LIMIT Cluster 6, PAYMENTS
500 - 9111% 400 - 200 -	800 - 87,8% 600 - 200 - 200 - 2000 - 2000 2000 25000 30000 35000 40000 PAYMENTS Cluster 1, MINIMUM_PAYMENTS 700 - 88,1%	1500 - 82.6% 1250 - 1000 - 750 - 500 - 250 - 12.6% 0 - 12.6%		1500 -	00 - 00 - 00 - 00 - 00 - 00 - 00 - 00	2500 - 2000 - 1500 - 1500 - 1000 - 2.8% 0.2% 0.1% 0.0% 0.0% 0.0% 0.0% 0.0% 0.1% 0.0% 0.0
200 - 100 - 200 - 100 -	600 - 500 - 500 - 100 - 882% 2.0% 0.8% 0.3% 0.0% 0.1% 0.0% 0.3% 0.3% 0.3% 0.0% 0.1% 0.0% 0.3% 0.3% 0.3% 0.0% 0.1% 0.0% 0.3% 0.3% 0.3% 0.0% 0.1% 0.0% 0.3% 0.3% 0.3% 0.0% 0.1% 0.0% 0.3% 0.3% 0.3% 0.0% 0.1% 0.0% 0.3% 0.3% 0.3% 0.0% 0.1% 0.0% 0.3% 0.3% 0.3% 0.0% 0.1% 0.0% 0.3% 0.3% 0.3% 0.0% 0.1% 0.0% 0.3% 0.3% 0.3% 0.0% 0.1% 0.0% 0.3% 0.3% 0.3% 0.0% 0.1% 0.0% 0.3% 0.3% 0.3% 0.0% 0.1% 0.0% 0.3% 0.3% 0.3% 0.0% 0.1% 0.0% 0.3% 0.3% 0.3% 0.0% 0.1% 0.0% 0.3% 0.3% 0.3% 0.0% 0.1% 0.0% 0.3% 0.3% 0.3% 0.0% 0.1% 0.0% 0.3% 0.3% 0.0% 0.1% 0.0% 0.3% 0.3% 0.3% 0.0% 0.1% 0.0% 0.3% 0.3% 0.3% 0.0% 0.1% 0.0% 0.3% 0.3% 0.0% 0.1% 0.0% 0.3% 0.3% 0.3% 0.0% 0.1% 0.0% 0.3% 0.3% 0.0% 0.1% 0.0% 0.3% 0.3% 0.0% 0.1% 0.0% 0.3% 0.3% 0.0% 0.1% 0.0% 0.3% 0.3% 0.0% 0.1% 0.0% 0.3% 0.3% 0.0% 0.1% 0.0% 0.3% 0.3% 0.0% 0.1% 0.0% 0.3% 0.0% 0.1% 0.0% 0.3% 0.3% 0.0% 0.1% 0.0% 0.3% 0.0% 0.1% 0.0% 0.3% 0.0% 0.1% 0.0% 0.3% 0.0% 0.1% 0.0% 0.3% 0.0% 0.1% 0.0% 0.3% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	2500 - 1500 - 1000 - 500 - 1,8%, 0.5%, 0.1%, 0.1%, 0.1%, 0.0%, 0.1%, 0.1%	0000 0 10000 20000 30000 40000 50000 60000 MINIMUM_PAYMENTS Cluster 3, PRC_FULL_PAYMENT 2000 - 1750 - 87.1% 1500 - 1250 - 1500 - 1250 - 1500 - 1250 - 1500 - 1250 - 1500 - 1250 - 1500 - 1250 - 1500 - 1250 - 1500 - 1250 - 1500 - 1250 - 1500 - 1250 - 1500 - 125	4000 - 4000 - 2000 - 3000 - 2000 3000 4000 5000 6000 7000 80000 MINIMUM_PAYMENTS Cluster 4, PRC_FULL_PAYMENT 800 - 46.8% 800 - 600 - 500 - 600 - 500 - 600 - 700 - 600 - 700 - 600 - 700 - 600 - 700 - 600 - 700 - 600 - 700 - 600 - 700 - 600 - 700 - 600 - 700 - 600 - 700 - 600 - 700 - 600 - 700 - 600 - 700 - 600 - 700 - 600 - 700 - 600 - 700 - 600 - 700 - 600 - 700 - 600 - 700 - 700 - 600 - 700 - 700 - 600 - 70	00 - 8.9% 0 - 2.5% 1.2% 0.3% 0.2% 0.0% 0.1% 0.0% 0.2% 0 - 5000 10000 15000 20000 MINIMUM_PAYMENTS Cluster 5, PRC_FULL_PAYMENT	1000 - 98.6% 1000 - 0 0.9% 0.1% 0.2% 0.0% 0.0% 0.1% 0.0% 0.0% 0.2% 0 0 5000 10000 15000 20000 25000 30000 MINIMUM_PAYMENTS Cluster 6, PRC_FULL_PAYMENT 800 - 75.2% 700 - 600 - 500 -
8 200 - 150	300 - 200 - 100 - 5.8% 3.0% 0.7% 0.5% 1.7% 0.7% 0.3% 0.1% 1.3% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	200 - 1250 - 1250 - 1000 - 750 - 1000 - 750 - 1000 - 1250 - 1000	S 1000 - 750 - 500 - 250	200 - 6.3% 6.3% 6.6%	00 - 00 - 00 - 00 - 00 - 00 - 00 - 00	300 - 200 -
100 - 2.6% 4.5% 2.4% 3.9% 1.7% 0.0% 2.2% 6 7 8 9 10 11 12 TENURE Cluster 0, cluster 100.0% 200 - 1	100 - 2.8% 3.6% 3.2% 2.4% 3.6% 5.4% TENURE Cluster 1, cluster 700 - 600 - 500 - 100 - 200 - 100 -	500 - 250 - 0	200 - 2.9% 2.7% 2.8% 2.6% 3.5% 0.0% 11 12 TENURE Cluster 3, cluster 100.0% 1750 - 1250 - 750 - 500 - 250	200 - 2.8% 1.9% 0.0% 2.1% 0.0% 2.1% 2.6% 3.4% 1.00 11 12 TENURE Cluster 4, cluster 100.0% 1500 - 1250 - 60 750 - 40 200 - 2.8% 1.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	00 -	1000 - 1.8% 1.3% 0.0% 2.0% 0.0% 1.4% 2.8% 0.0% 1.1 12 TENURE Cluster 6, cluster 100.0% 400 -