

**DHL Custom Decision Tree  
Performance Chart  
Cumulative**

<b>Approval Rate</b>	<b>Bad Rate</b>	<b>% Bads Excluded</b>
14.8%	2.5%	93.9%
18.5%	2.5%	92.3%
23.5%	2.7%	89.5%
39.4%	3.0%	80.7%
44.6%	3.0%	77.5%
47.2%	3.1%	76.0%
49.9%	3.1%	74.3%
55.2%	3.2%	70.7%
58.1%	3.2%	68.7%
60.9%	3.3%	66.4%
64.7%	3.5%	62.8%
68.5%	3.7%	58.5%
72.8%	3.9%	53.5%
76.3%	4.0%	49.4%
79.0%	4.1%	45.7%
82.5%	4.3%	40.6%
87.2%	4.7%	32.5%
89.2%	4.8%	28.5%
91.0%	5.0%	25.0%
94.4%	5.3%	17.2%
96.8%	5.6%	10.8%
100.0%	6.0%	0.0%