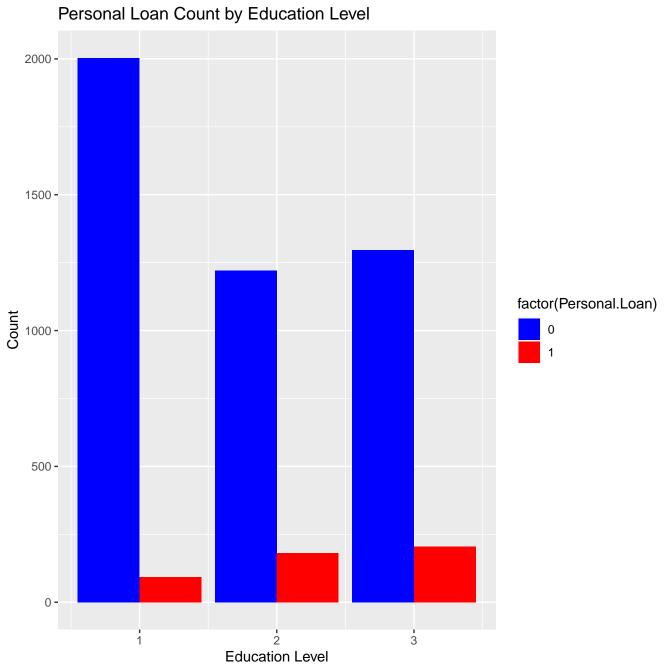
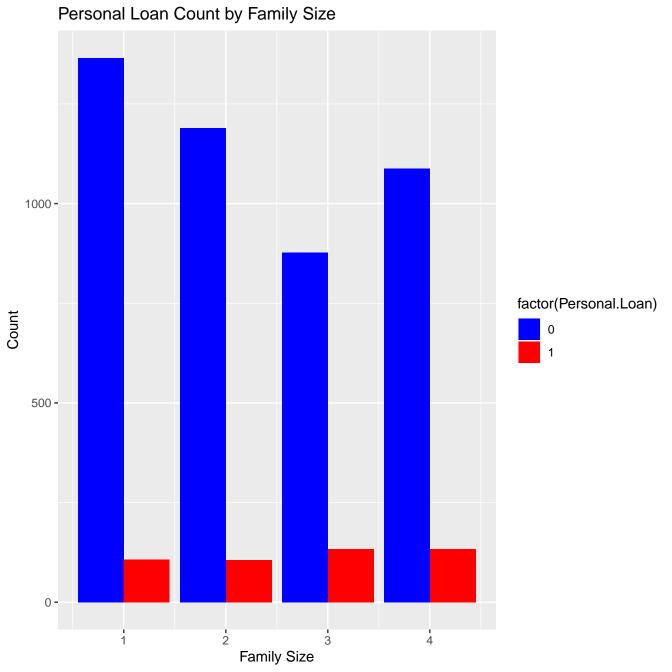
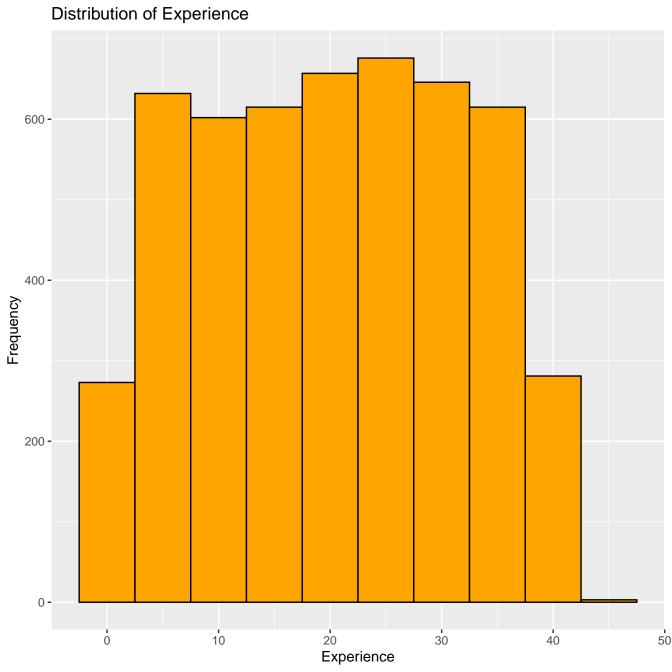
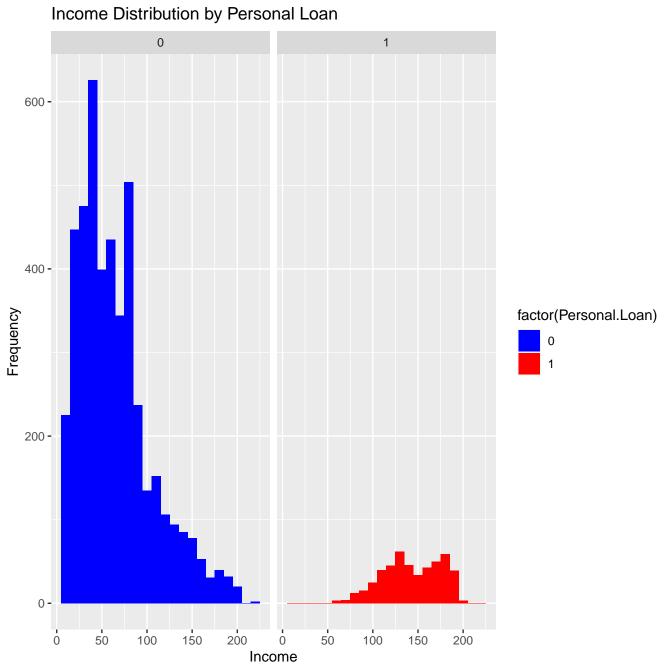


Correlation between Income and CCAvg 10.0 -7.5 **-**CCAvg 2.5 -0.0 -Ö 50 100 150 200 Income









CCAvg Distribution by Personal Loan 0 1 1000 factor(Personal.Loan) Frequency 0 500 -0 -7.5 0.0 2.5 10.0 0.0 CCAvg 5.0 7.5 0.0 5.0 2.5 10.0

Mortgage Distribution by Personal Loan 2000 factor(Personal.Loan) Frequency 1000 -Ö Mortgage

