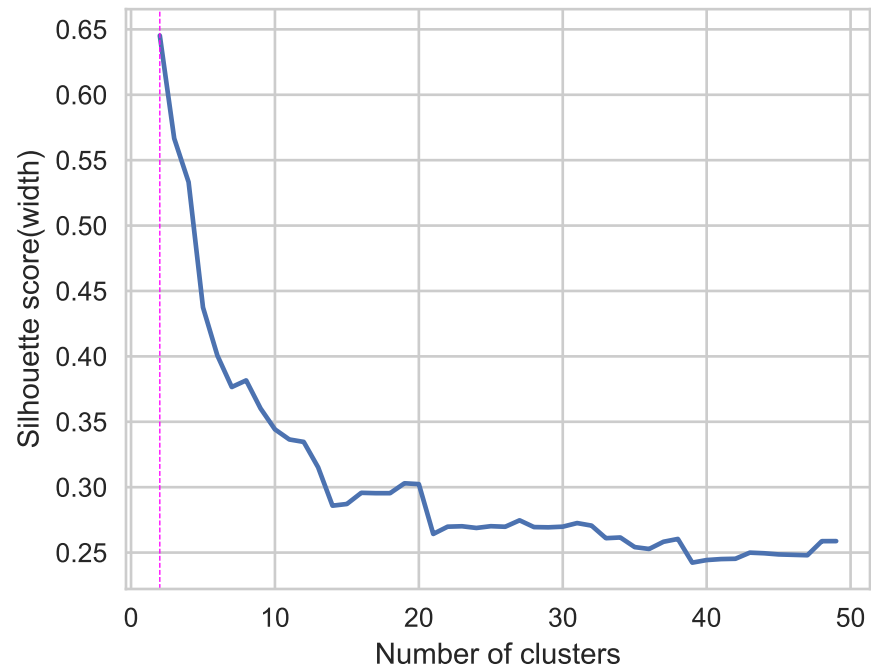


Loan Data Silhoutte

Loan Data K-means $O(knT)$ 