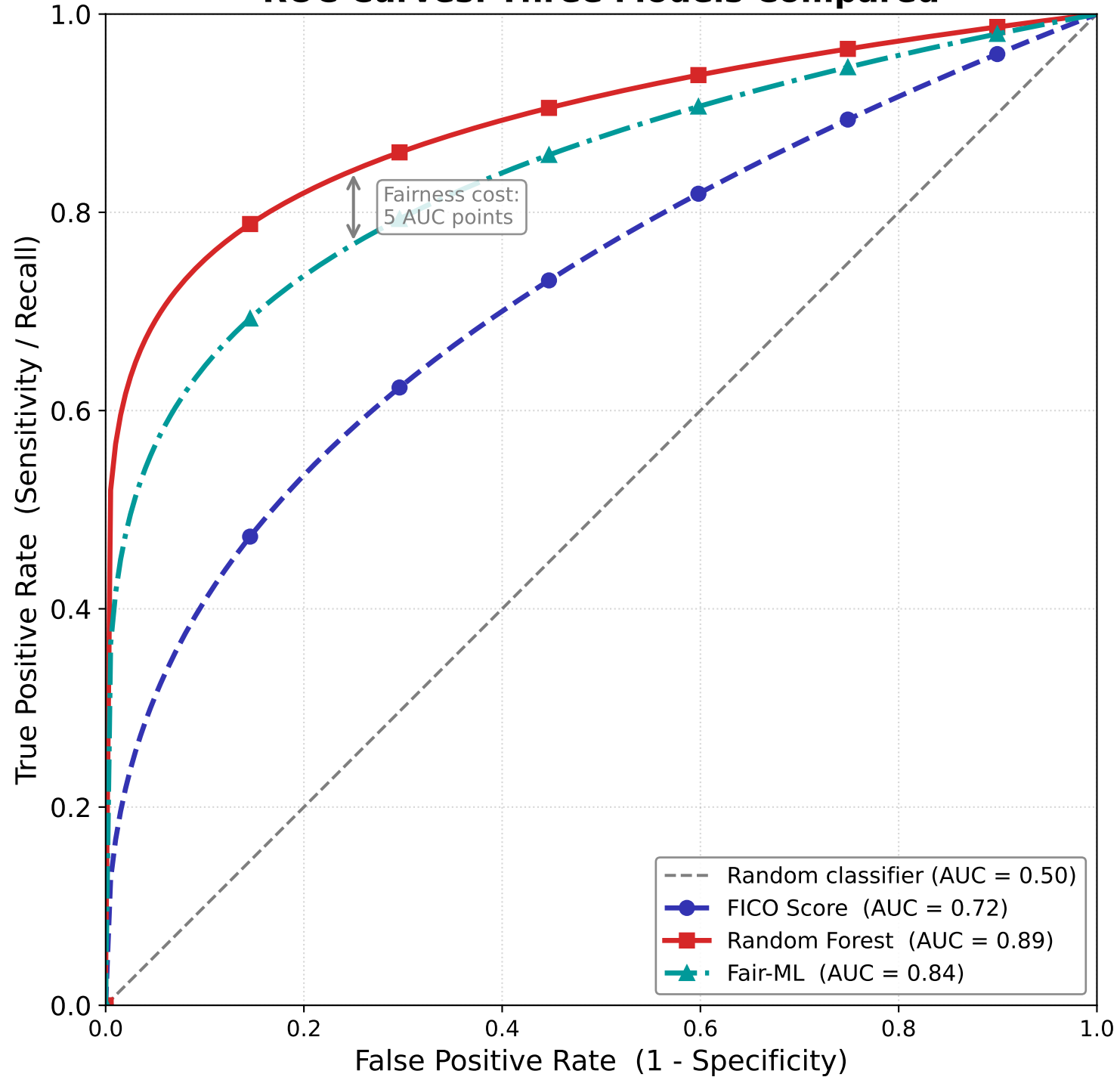


# ROC Curves: Three Models Compared



*Simulated curves based on published performance benchmarks for credit scoring models*