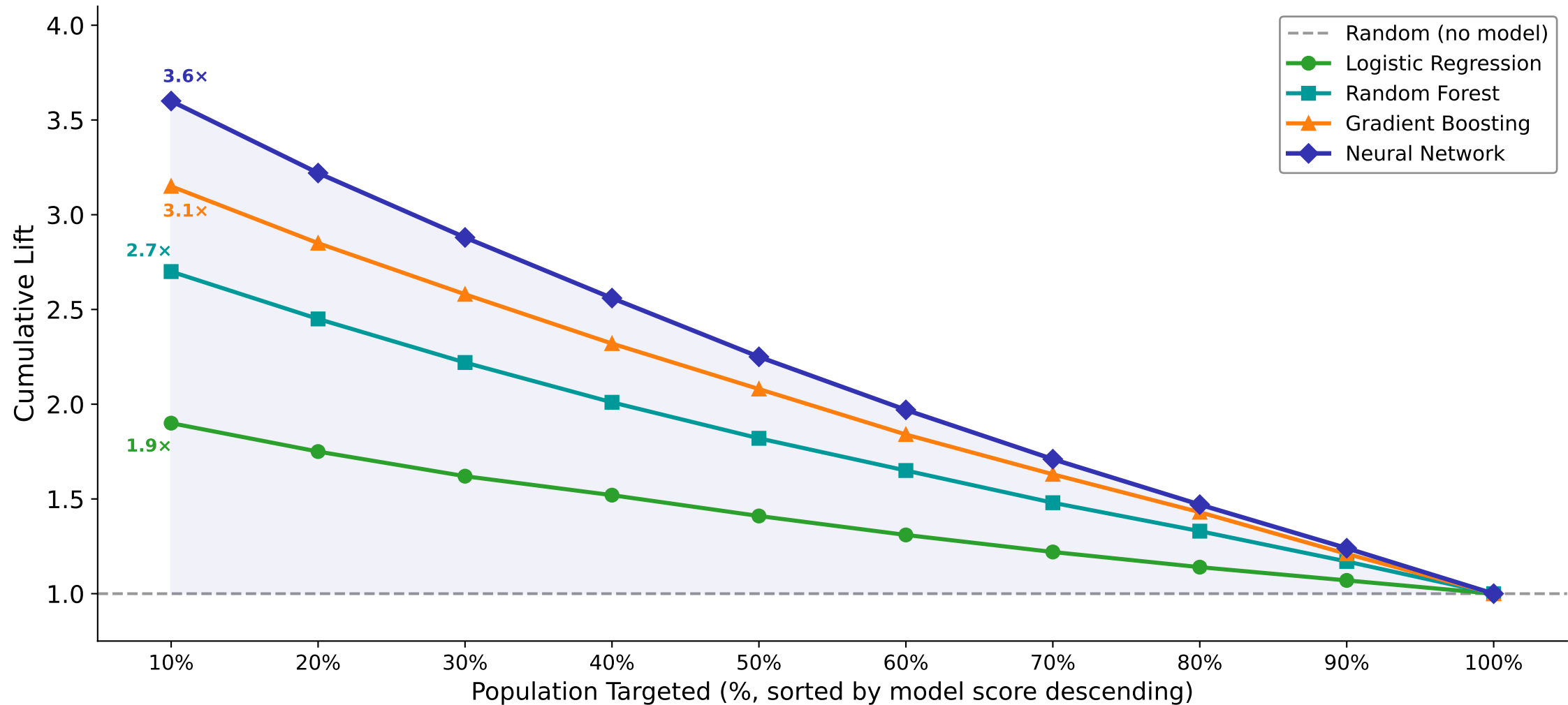


Cumulative Lift Curve — Credit Default Model Comparison



Illustrative — 10-decile lift, based on typical P2P lending benchmarks