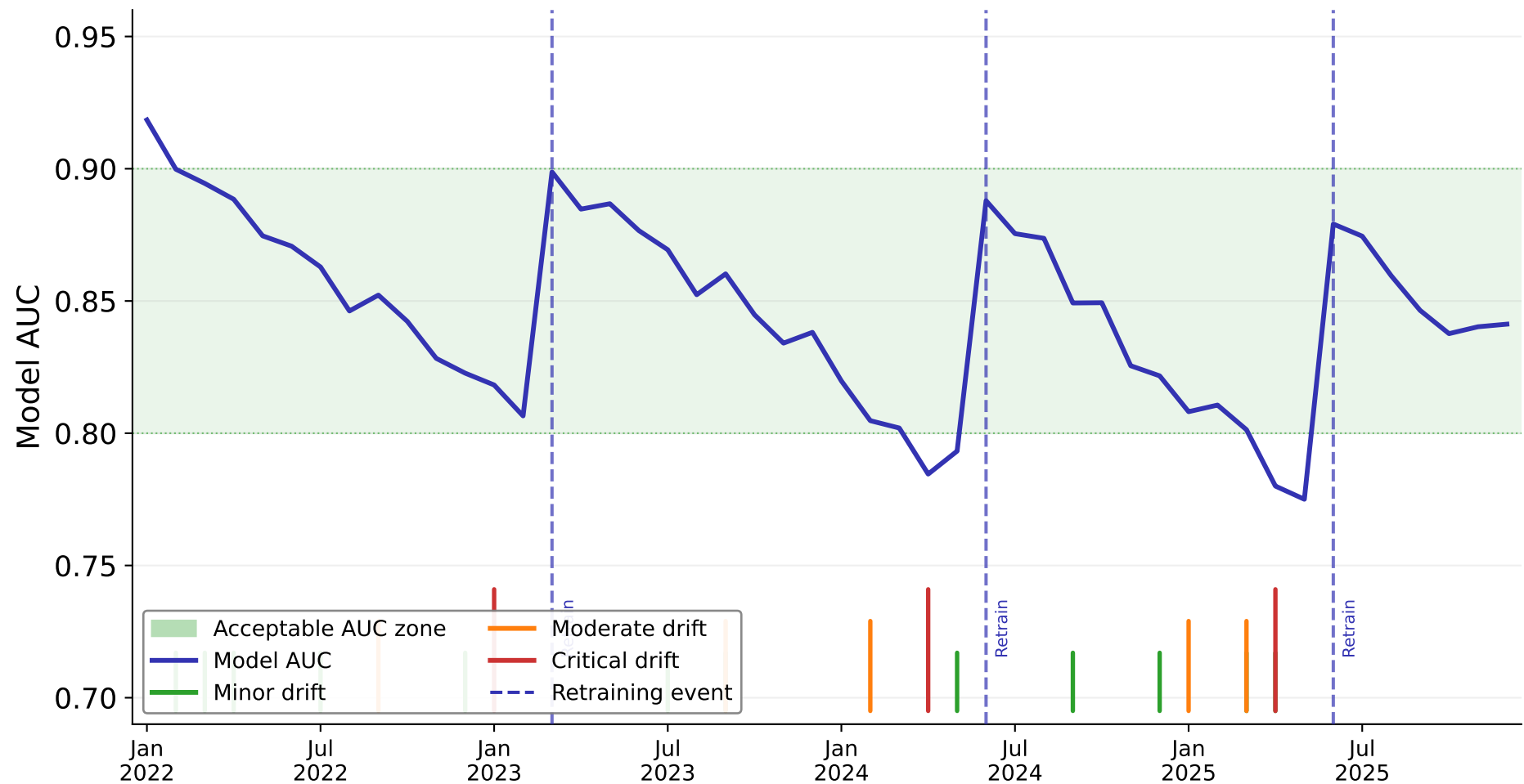


Credit Model Drift: AUC Degradation and Drift Events (2022-2025)



Illustrative drift simulation. Spike height indicates drift severity. Dashed verticals mark scheduled retraining.