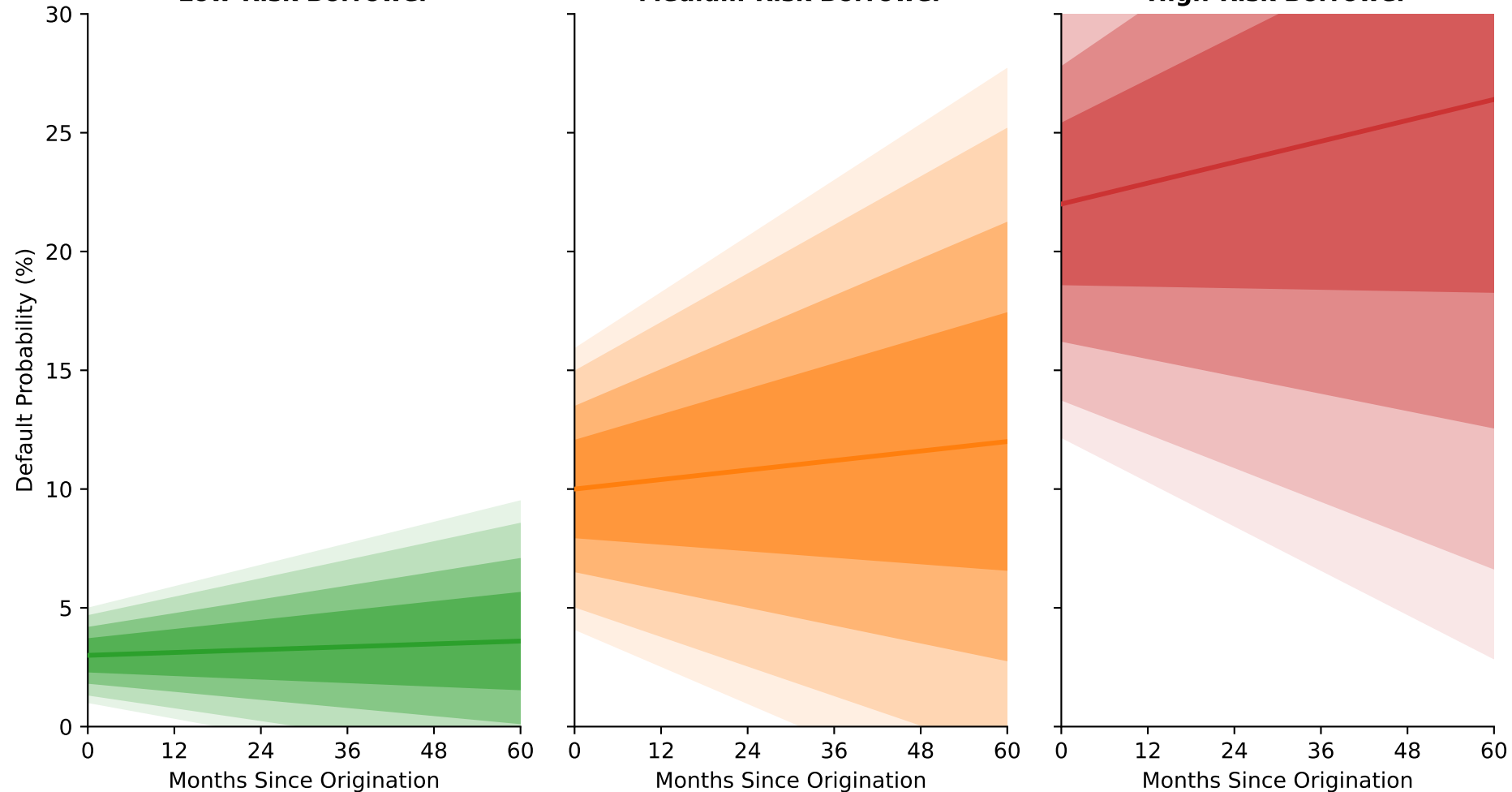


# AI Credit Scoring: Prediction Uncertainty Over Time

## Low-Risk Borrower

## Medium-Risk Borrower

## High-Risk Borrower



Source: Monte Carlo simulation of default probability evolution

— Point estimate    95% PI    90% PI    75% PI    50% PI