

# PORTFOLIO OVERVIEW

**32K**

Total loans

**32K**

total loan Amount

**0.18**

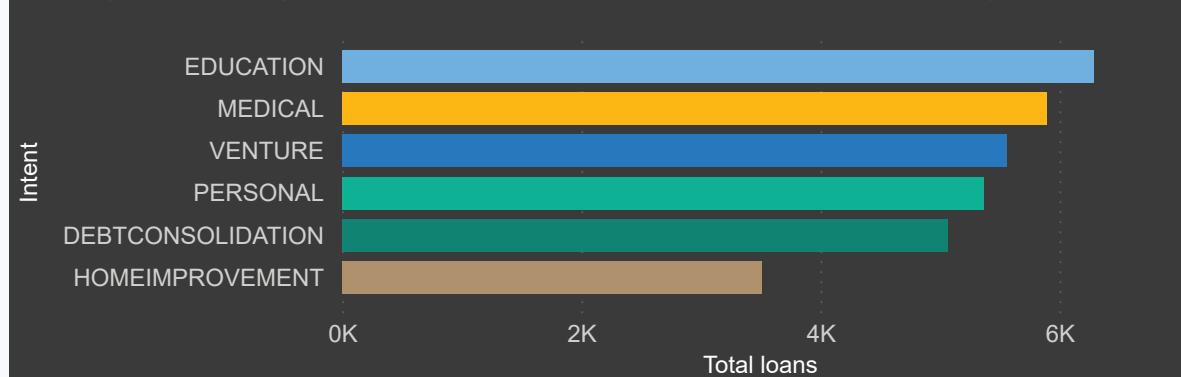
Default rate%

**9.98**

Avg\_Interest\_Rate

Total loans by Intent and Intent

Intent ● EDUCATION ● MEDICAL ● VENTURE ● PERSONAL ● DEBTCONSOLID... ● HOMEIMPR...

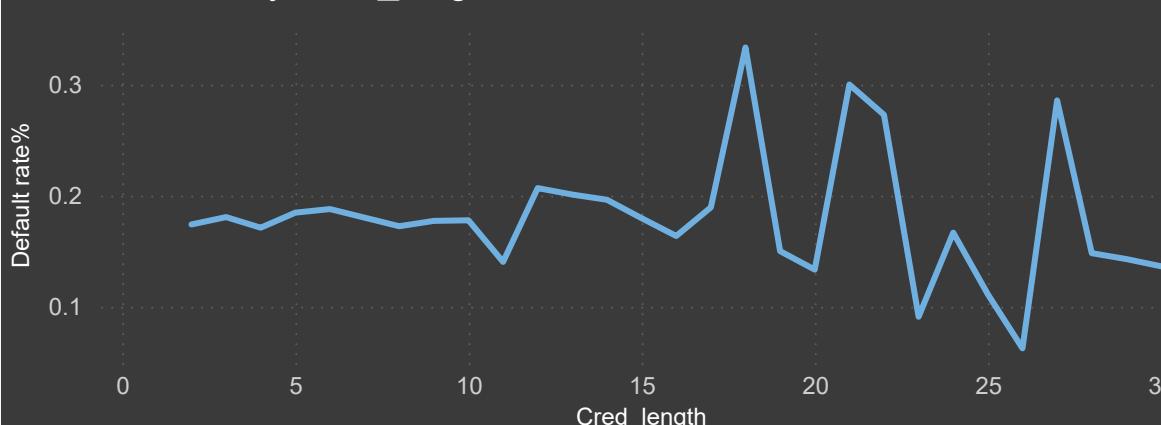


Total loans by Status and Status

Status ● 0 ● 1



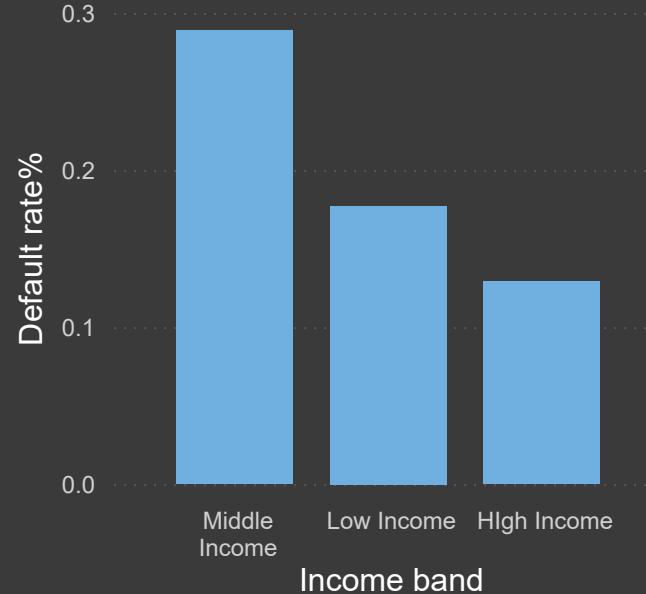
Default rate% by Cred\_length



Total loans	Total defaults	Default rate%	Avg_Interest_Rate	Age Group
11941	2082	0.17	9.92	18-24
15761	2816	0.18	10.01	25-35
3649	671	0.18	10.03	36-50
335	60	0.18	9.95	50+
<b>31686</b>	<b>5629</b>	<b>0.18</b>	<b>9.98</b>	

# CUSTOMER RISK SEGMENTATION

Default rate% by Income band



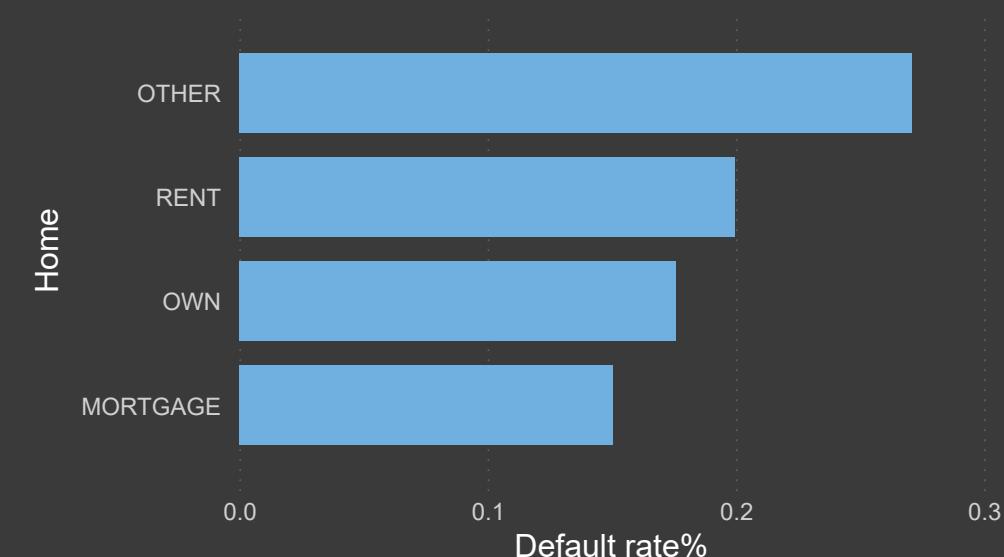
**2.21%**

High Risk %

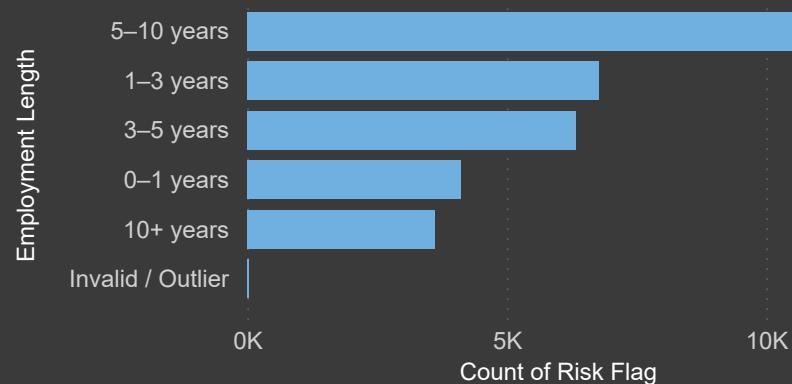
Age Group

- 18-24
- 25-35
- 36-50
- 50+

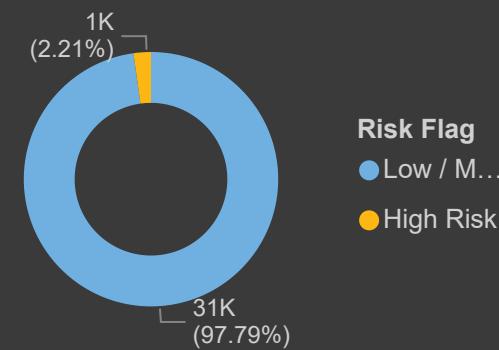
Default rate% by Home



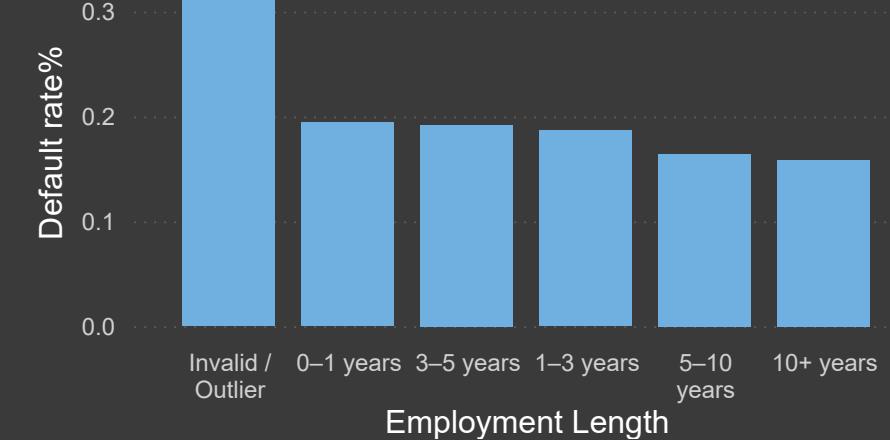
Count of Risk Flag by Employment Length



Total loans by Risk Flag

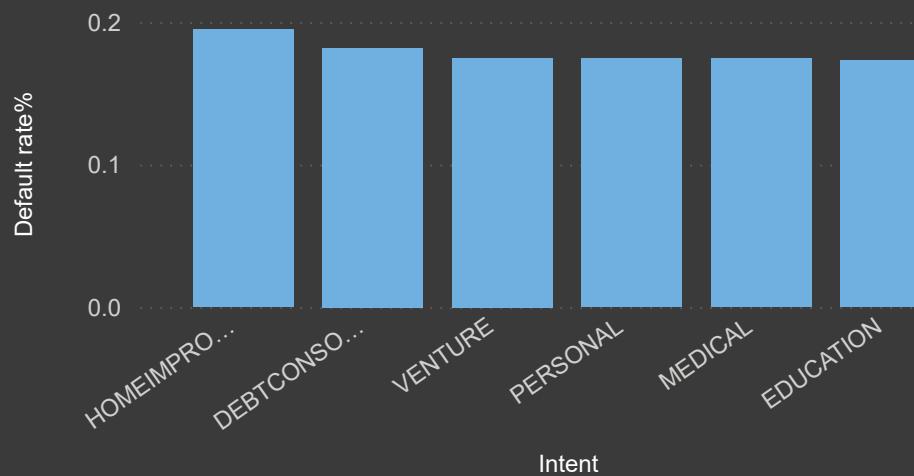


Default rate% by Employment Length

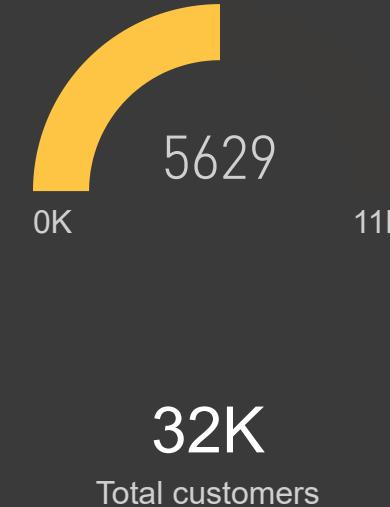


# DEFAULT & BEHAVIOUR ANALYSIS

Default rate% by Intent



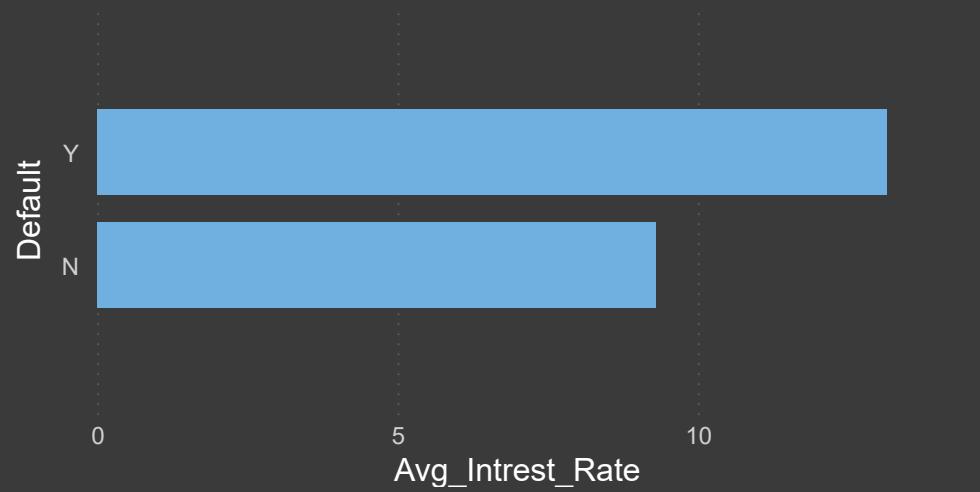
Defaulted Loans



Avg\_Loan\_Amount by Default

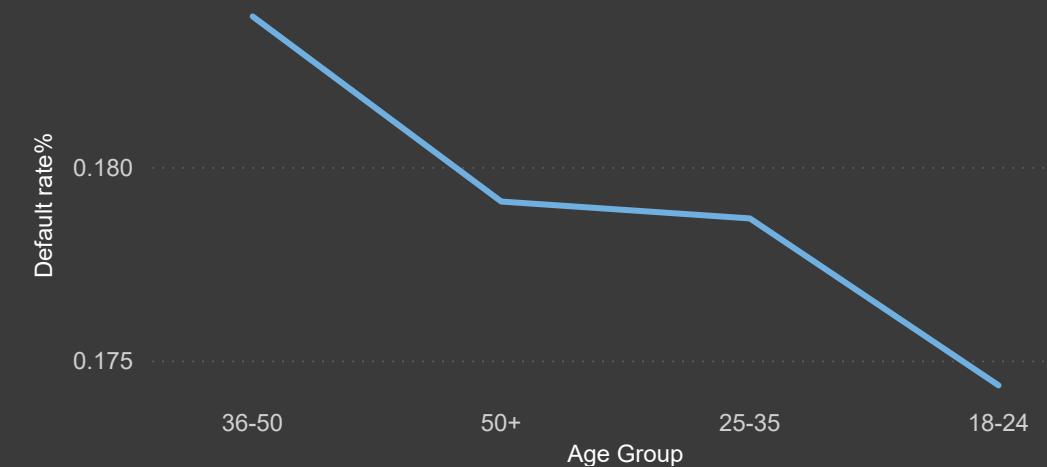


Avg\_Intrest\_Rate by Default



- Affordability Flag
- Affordable
  - Over Leveraged

Default rate% by Age Group



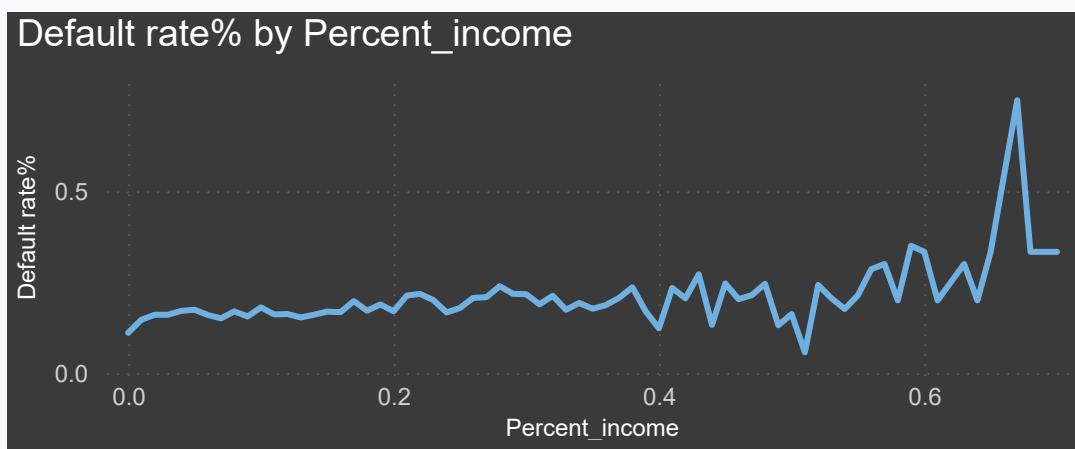
# AFFORDABILITY & EXPOSURE RISK

Risk Flag	▼
High Risk	<input type="checkbox"/>
Low / Medium Risk	<input type="checkbox"/>

**11M**  
Risk Exposure Amount

**699**  
High Risk Customers

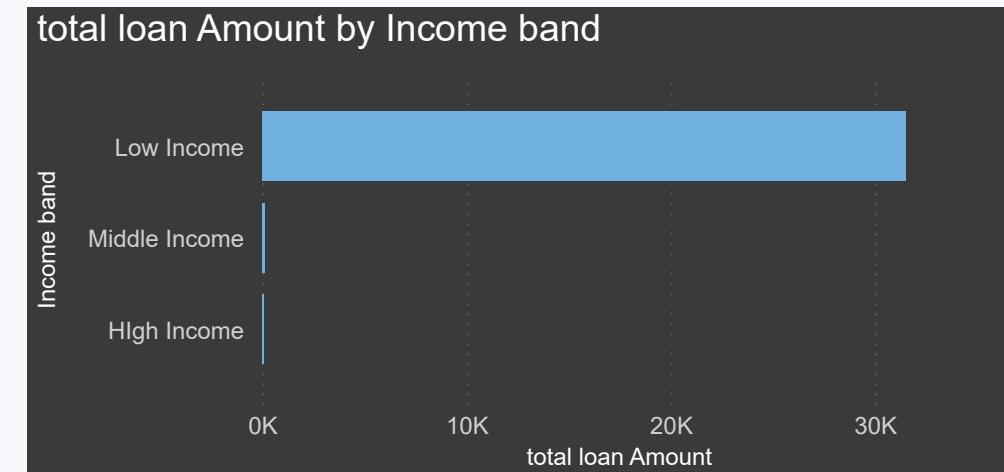
Default rate% by Percent\_income



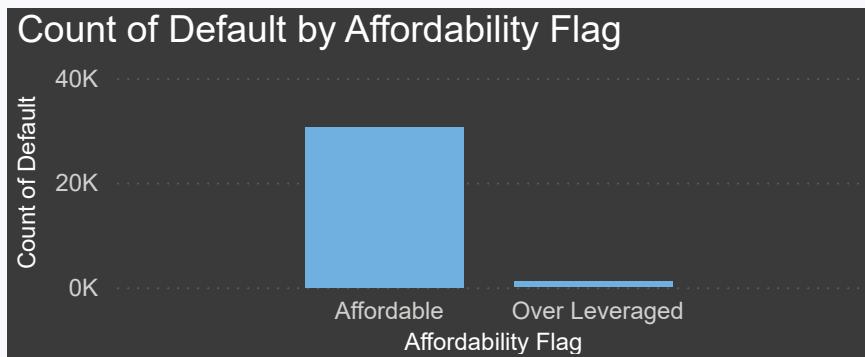
Income band ▼

Income band	▼
Hlgh Income	<input type="checkbox"/>
Low Income	<input type="checkbox"/>
Middle Income	<input type="checkbox"/>

total loan Amount by Income band



Count of Default by Affordability Flag



Risk Flag	Sum of Amount	Avg(Income)	Avg(Percent_income)	Count of Id
Low / Medium Risk	295031125	67248.83	0.16	30987
High Risk	11098025	42001.90	0.38	699
<b>Total</b>	<b>306129150</b>	<b>66691.88</b>	<b>0.17</b>	<b>31686</b>