

PORTFOLIO OVERVIEW

32K

Total loans

32K

total loan Amount

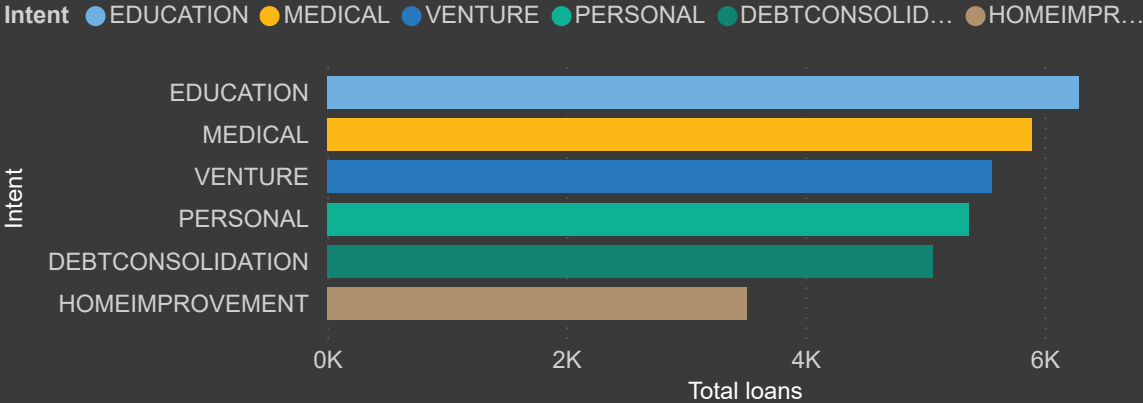
0.18

Default rate%

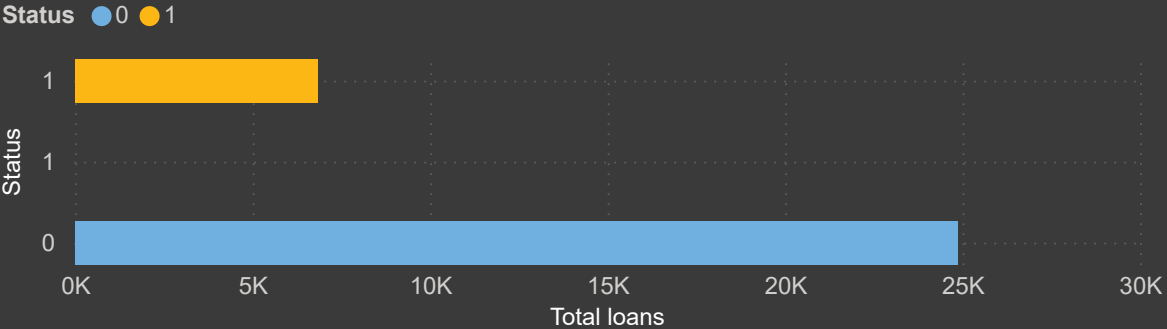
9.98

Avg_Intrest_Rate

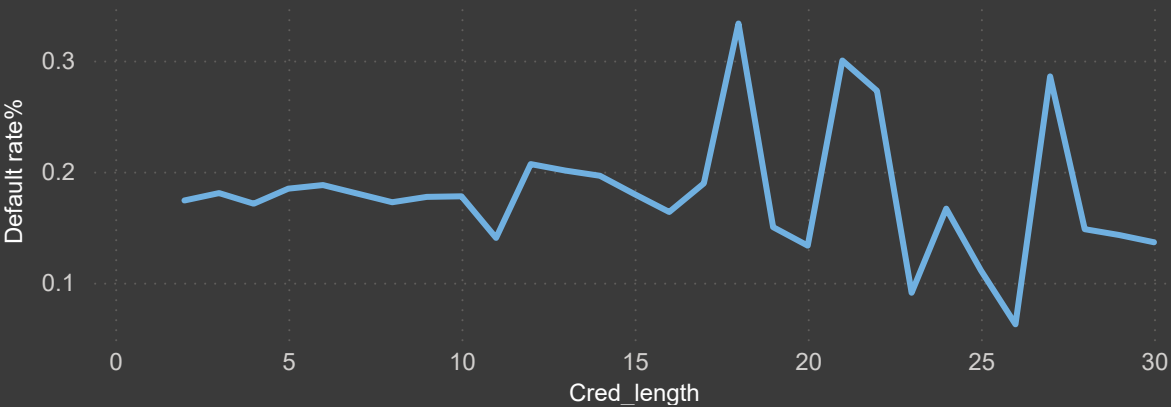
Total loans by Intent and Intent



Total loans by Status and Status



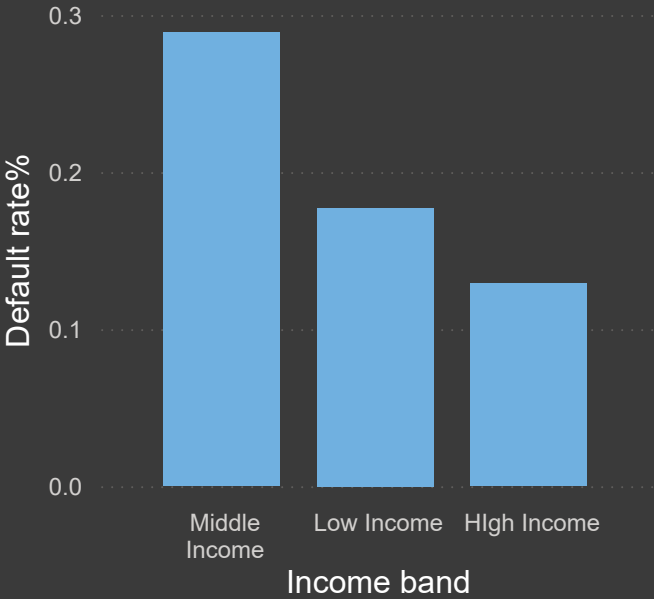
Default rate% by Cred_length



Total loans	Total defaults	Default rate%	Avg_Intrest_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+
31686	5629	0.18	9.98	

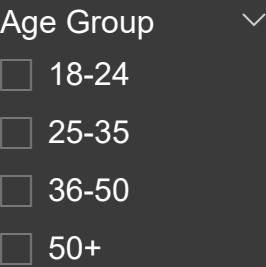
CUSTOMER RISK SEGMENTATION

Default rate% by Income band

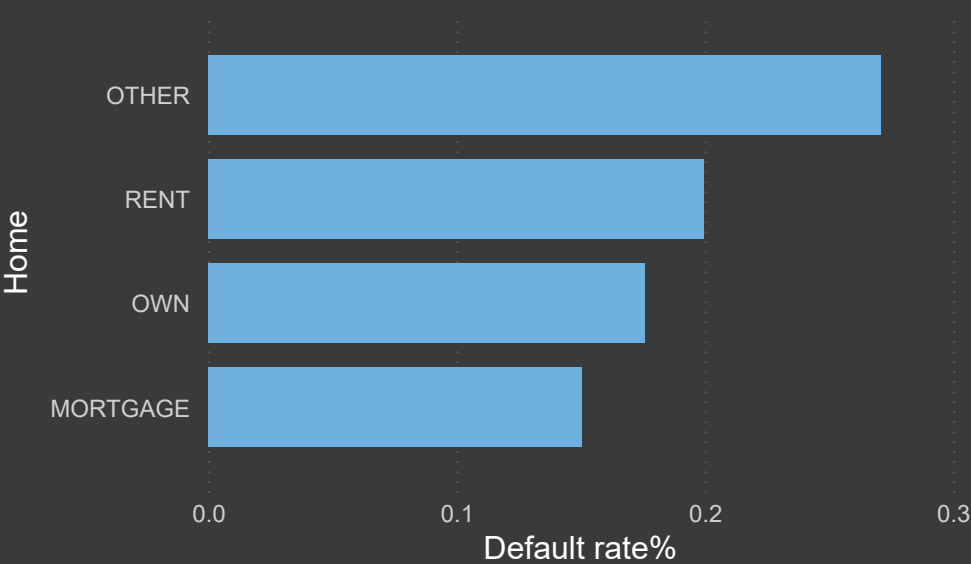


2.21%

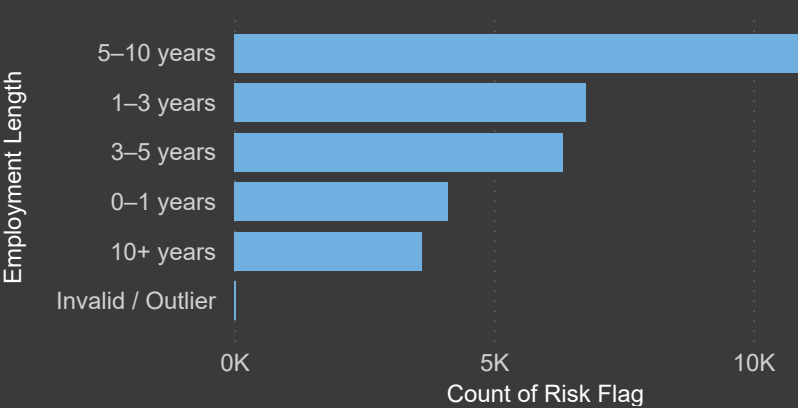
High Risk %



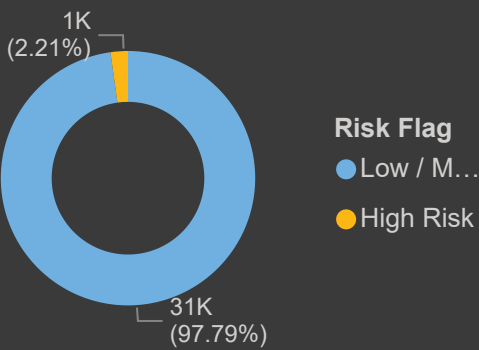
Default rate% by Home



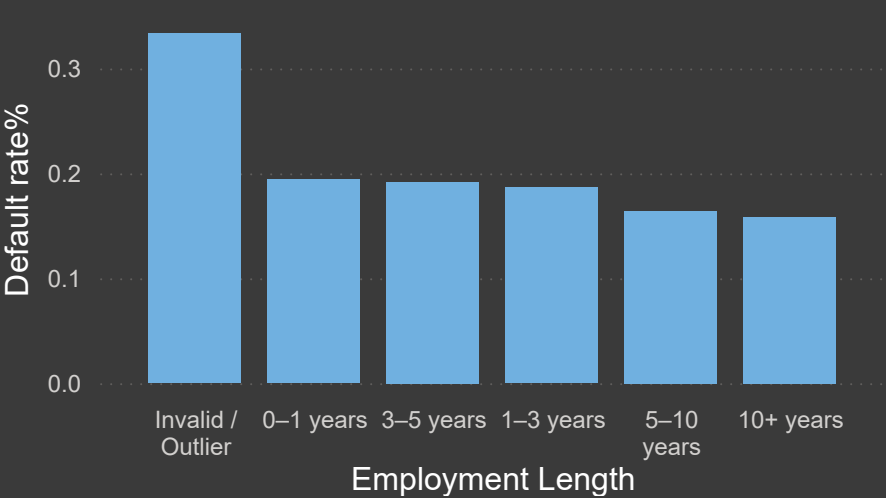
Count of Risk Flag by Employment Length



Total loans by Risk Flag

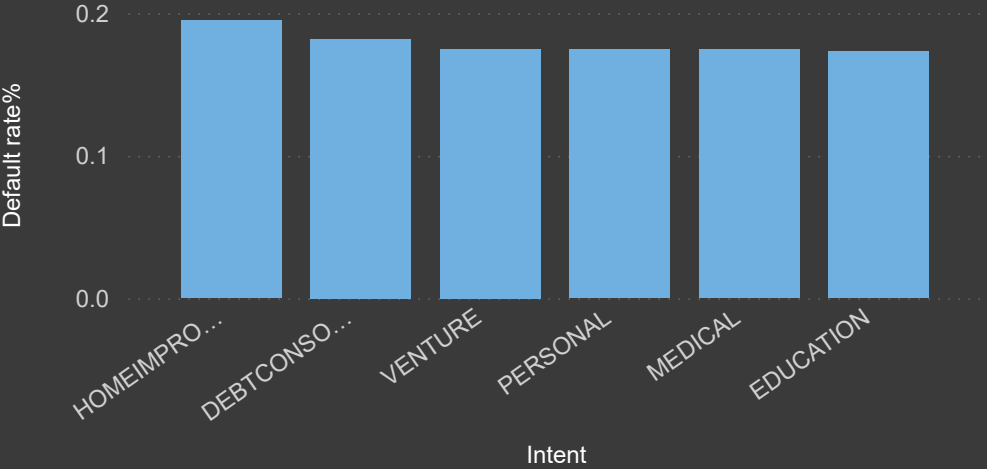


Default rate% by Employment Length

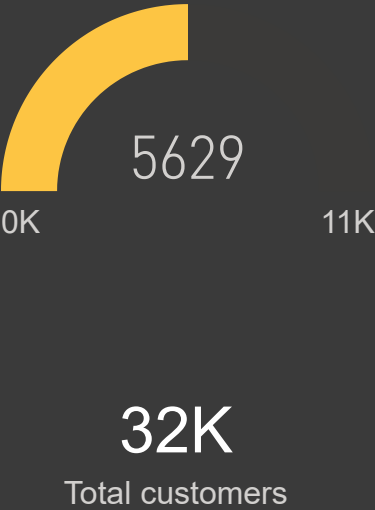


DEFAULT & BEHAVIOUR ANALYSIS

Default rate% by Intent



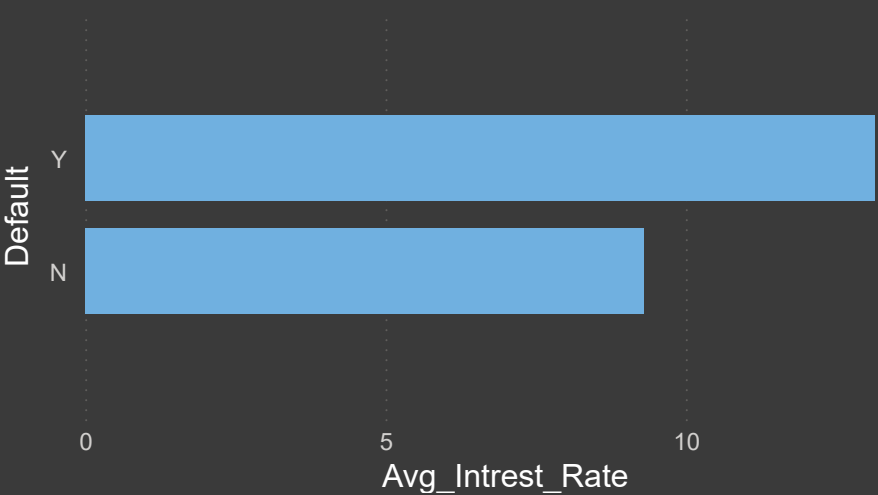
Defaulted Loans



Avg_Loan_Amount by Default



Avg_Intrest_Rate by Default

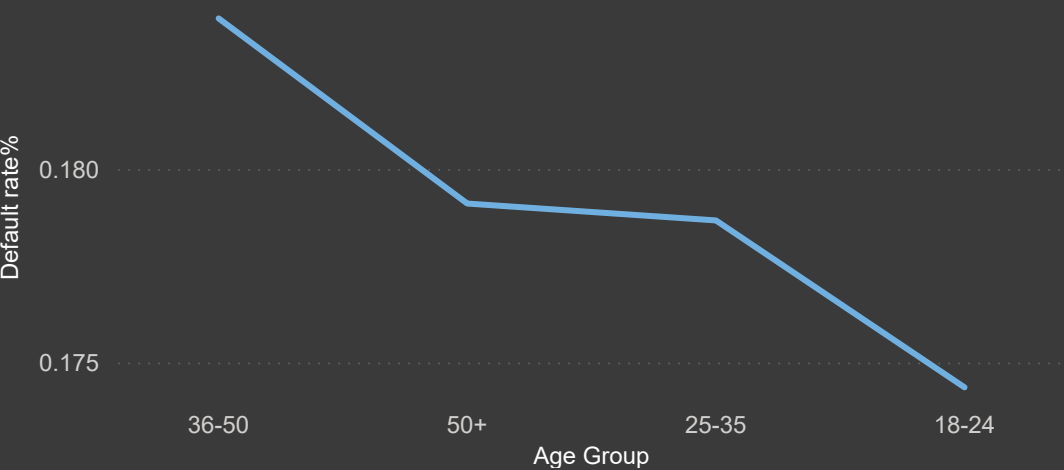


Affordability Flag

☐ Affordable

☐ Over Leveraged

Default rate% by Age Group



AFFORDABILITY & EXPOSURE RISK

Risk Flag

☐ High Risk

☐ Low / Medium Risk

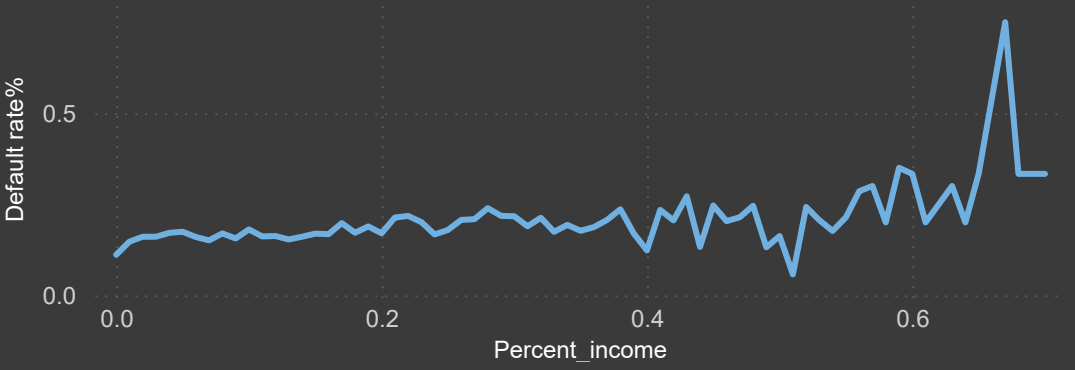
11M

Risk Exposure Amount

699

High Risk Customers

Default rate% by Percent_income



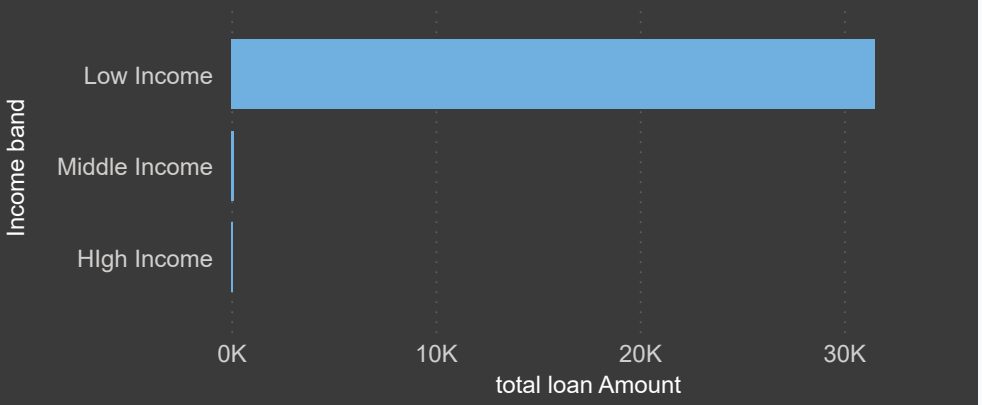
Income band

☐ High Income

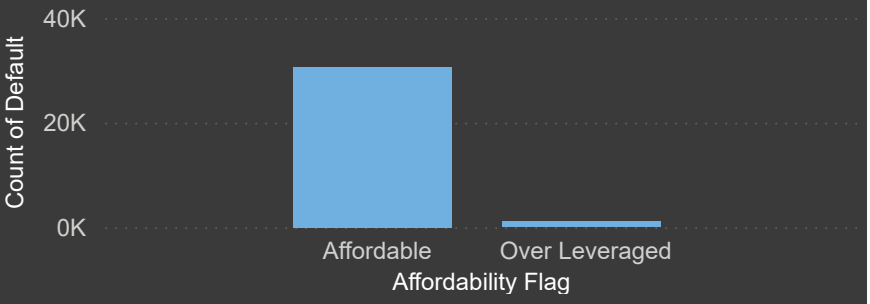
☐ Low Income

☐ Middle Income

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
Total	306129150	66691.88	0.17	31686