

# Credit Risk Analysis

# Demographics

Total Borrowers

33K

Total Defaulters: 7,108

Total Non Defaulters: 25,473

Default Rate

21.82

Male Defaulter: 21.76%

Female Defaulter: 21.87%

Avg Income

\$66.07K

Max Income: \$6,000,000

Min Income: \$4,000

Total Loan Amount

312M

Avg Loan Amount: \$9,589.37

Avg Interest Rate: 11.01%

Avg Age

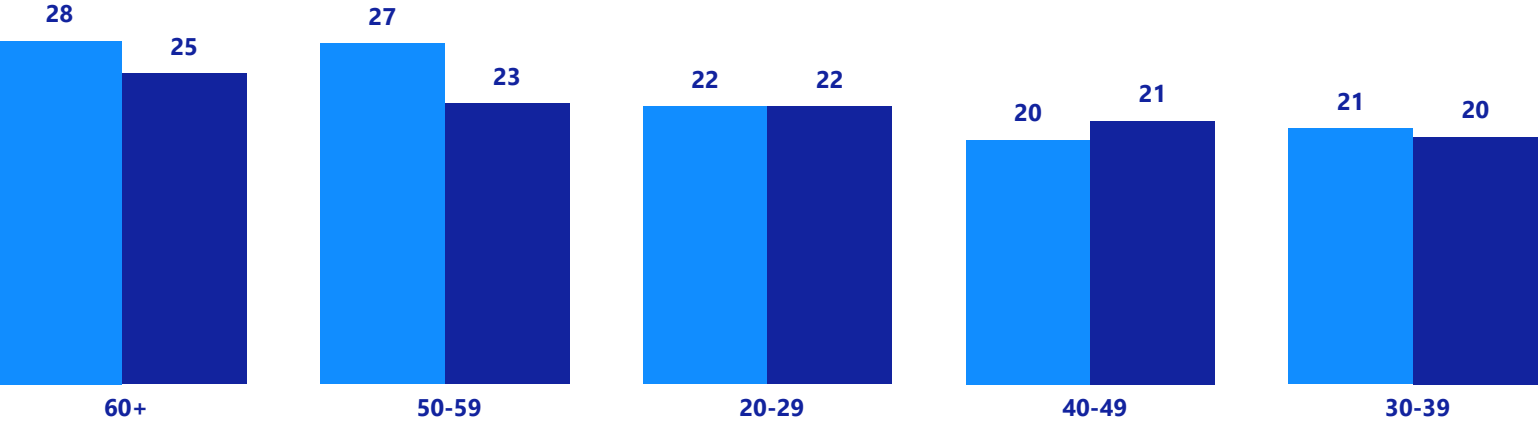
27.72

Max Age: 94

Min Age: 20

Default Rate by Age Group and Gender

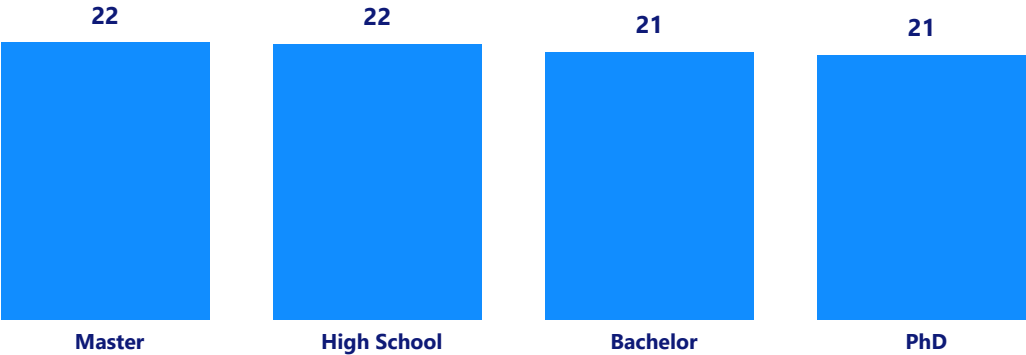
gender ● Female ● Male



Marital Status

Education

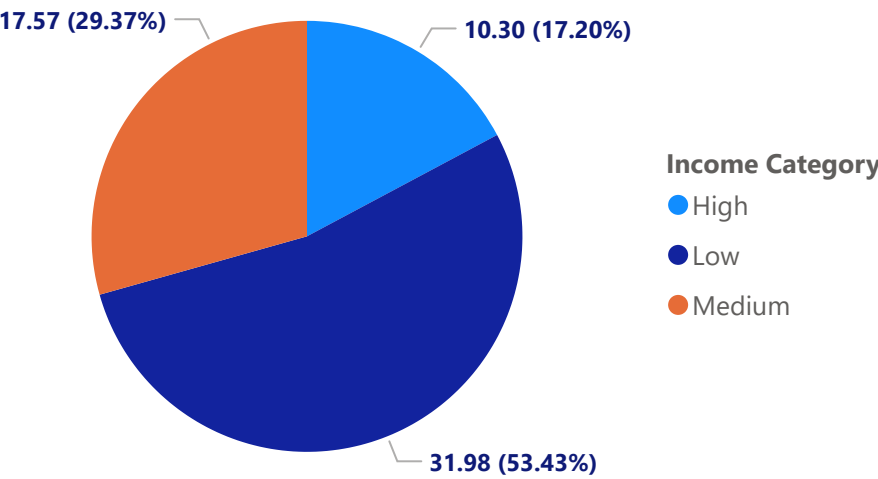
Default Rate by Education Level



Default Rate by Country



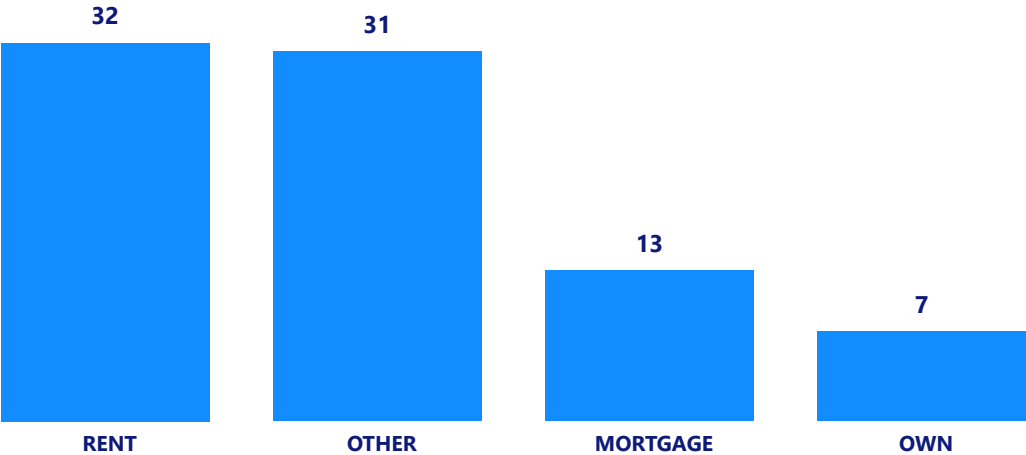
Default Rate by Income Category



Home Ownership

Employment Type

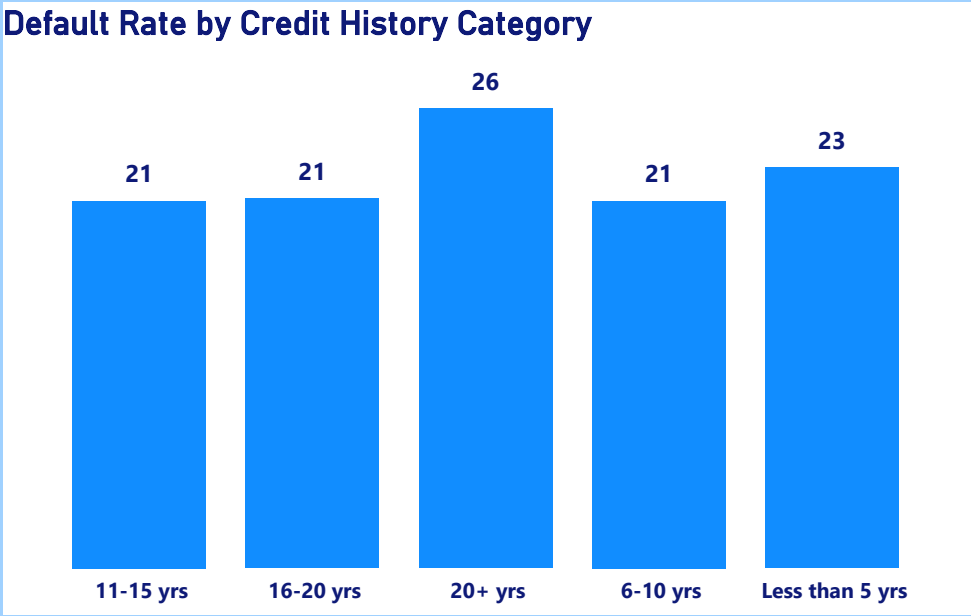
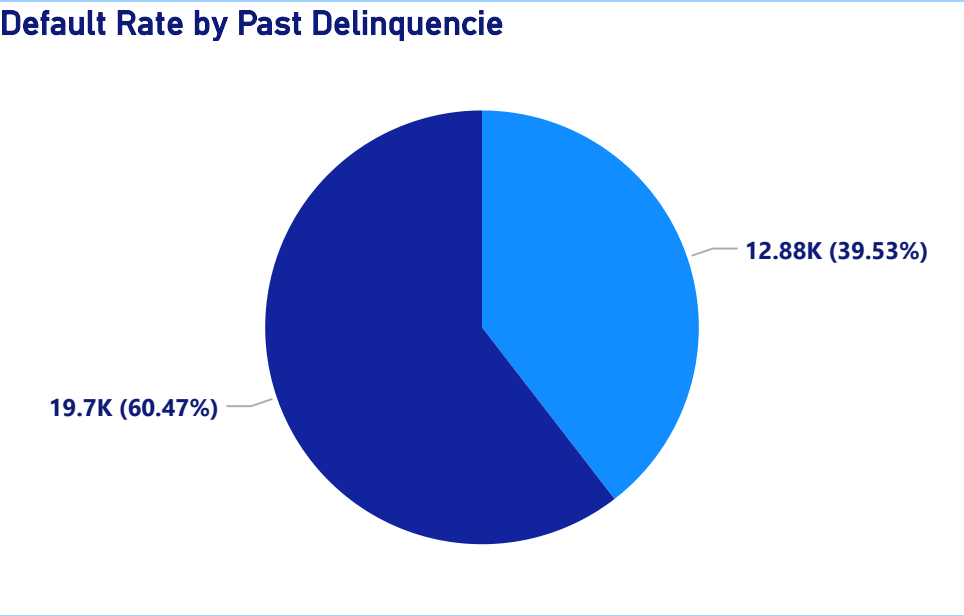
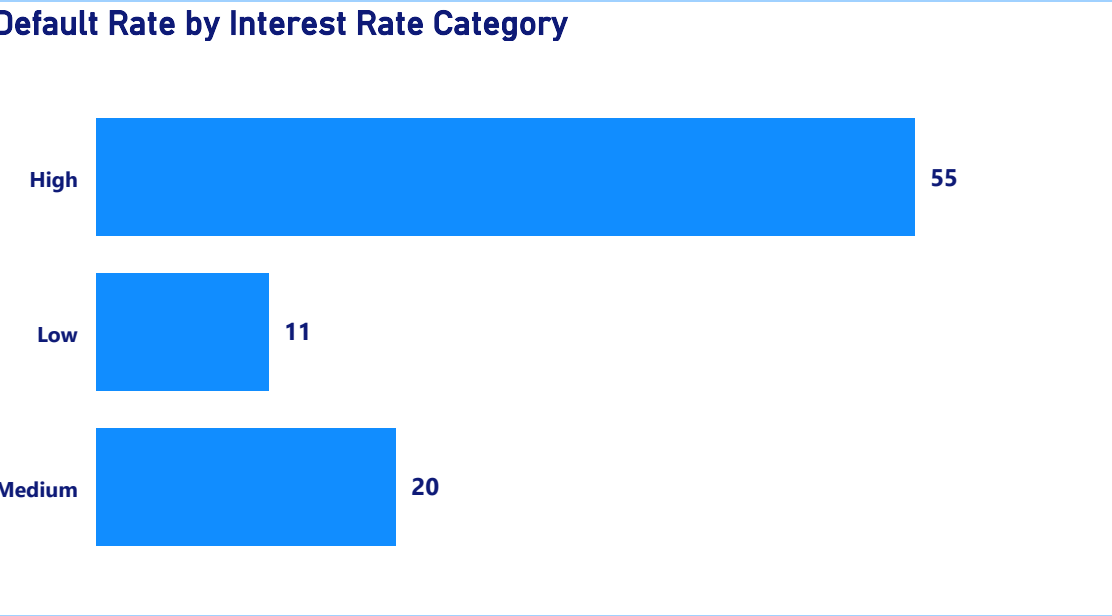
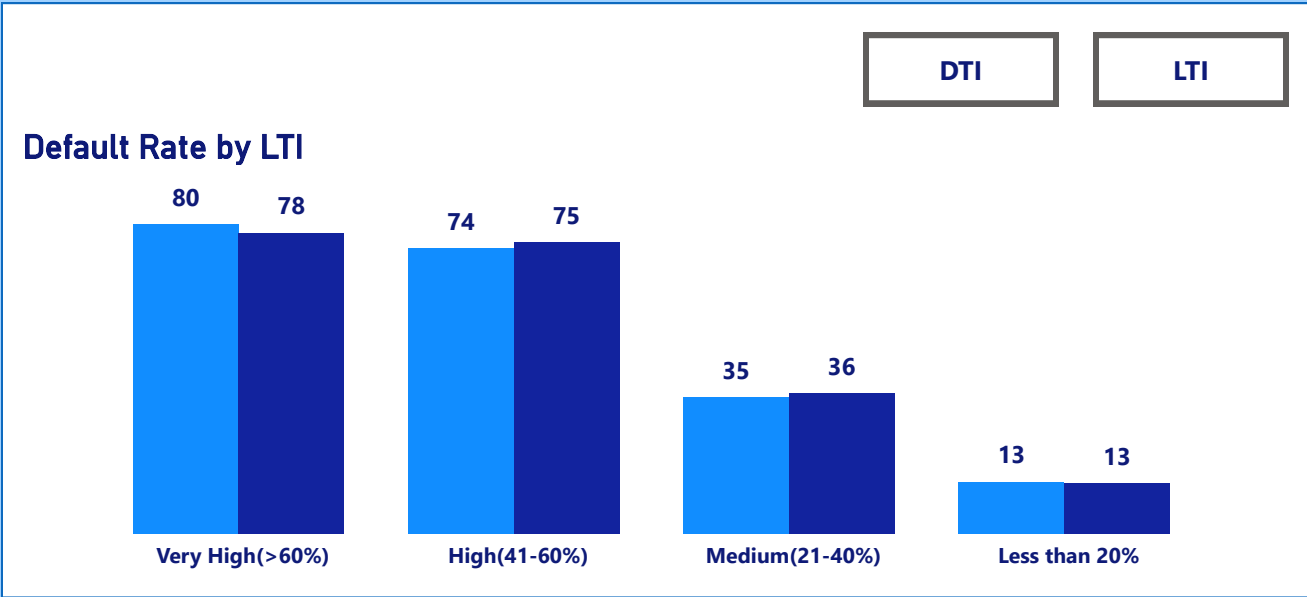
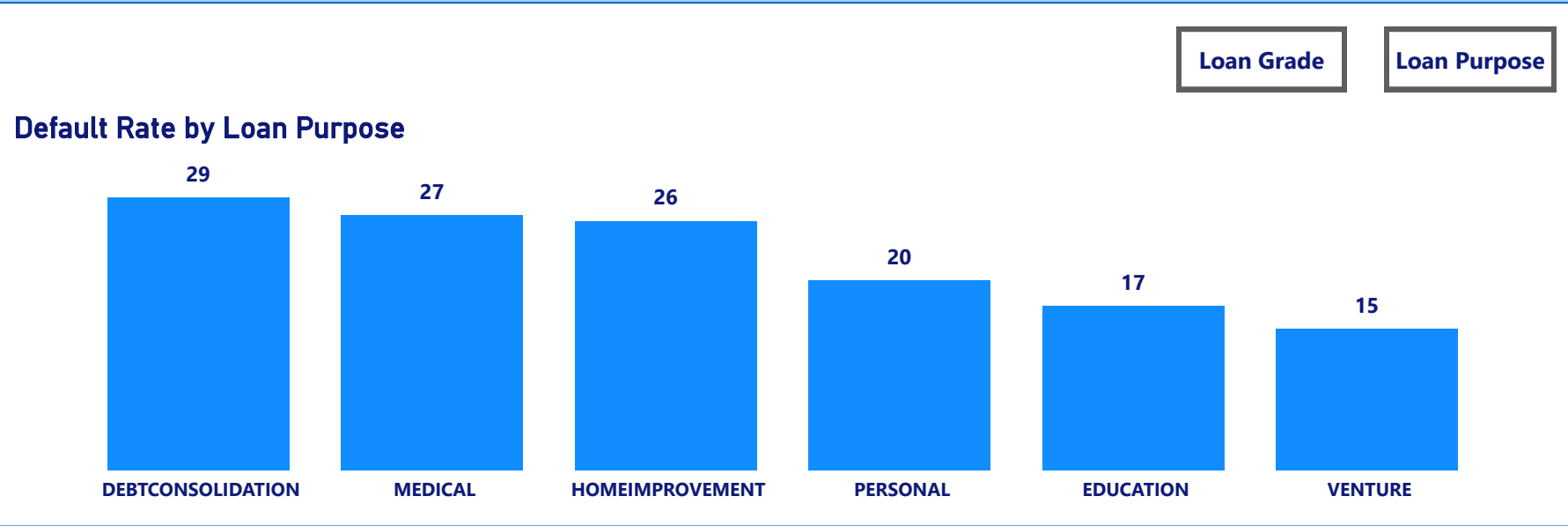
Default Rate by Employment Type



# Credit Risk Analysis

# Risk Drivers

Total Borrowers <b>33K</b>	Default Rate <b>21.82</b>	Avg DTI Ratio <b>34.52%</b>	Avg LTI Ratio <b>17.06%</b>	Avg CU Ratio <b>49.99%</b>
Total Defaulters: 7,108 Total Non Defaulters: 25,473	Male Defaulter: 21.76% Female Defaulter: 21.87%	Max DTI Ratio : 105.39% Min DTI Ratio : 6.45%	Max LTI Ratio : 83.00% Min LTI Ratio : 0.08%	Max CU Ratio : 95.00% Min CU Ratio : 5.00%



# Credit Risk Analysis

# Risk Forecast

Total Borrower

33K

Total Defaulters: 7,108

Total Non Defaulters: 25,473

Default Rate

21.82

Avg Loan Risk Score

43.00

Expected Loss

\$68.22M

High Risk Borrowers

43.90%

Male Defaulter: 21.76%

Female Defaulter: 21.87%

Max Loan Score : 100.

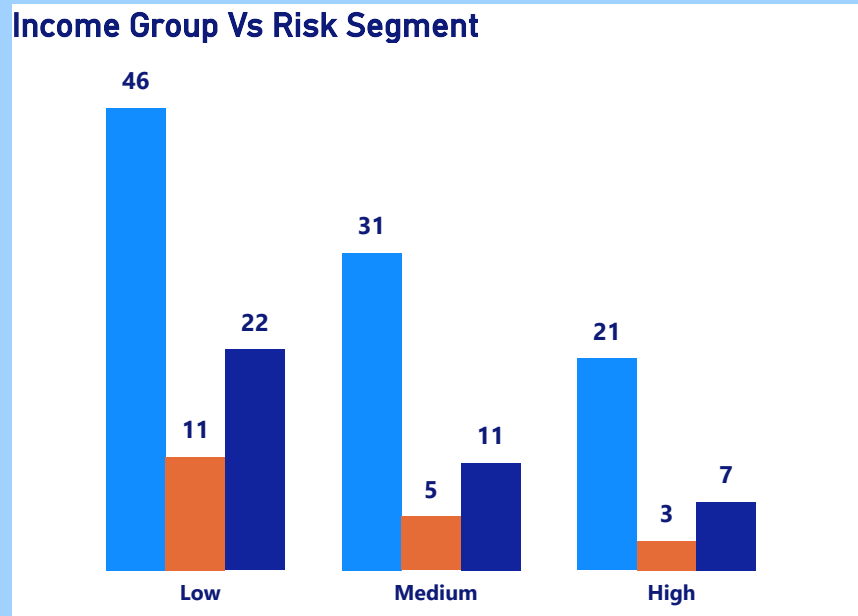
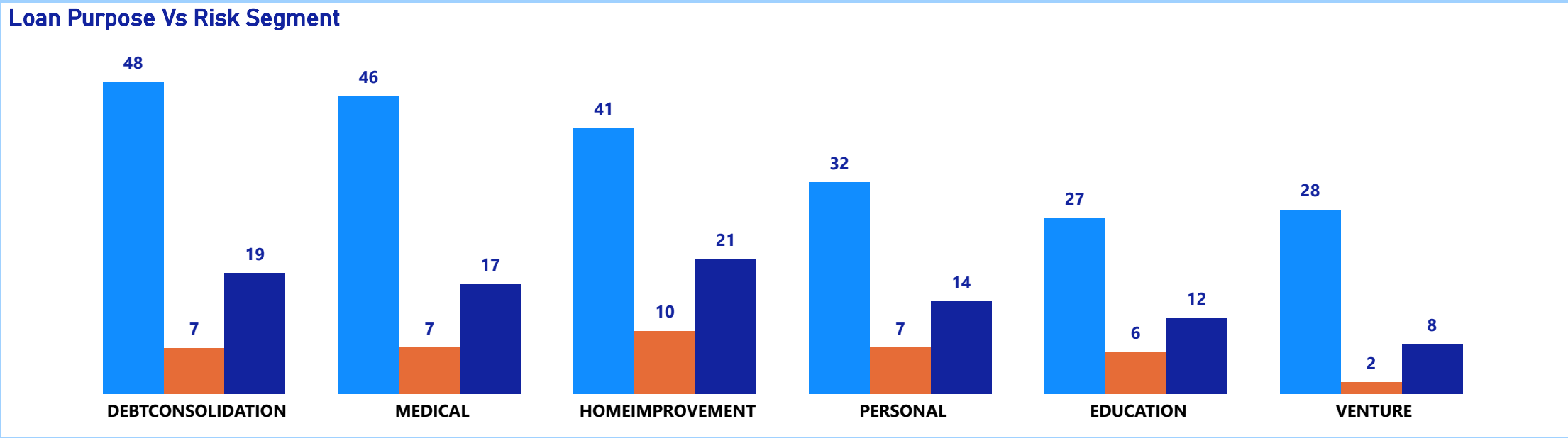
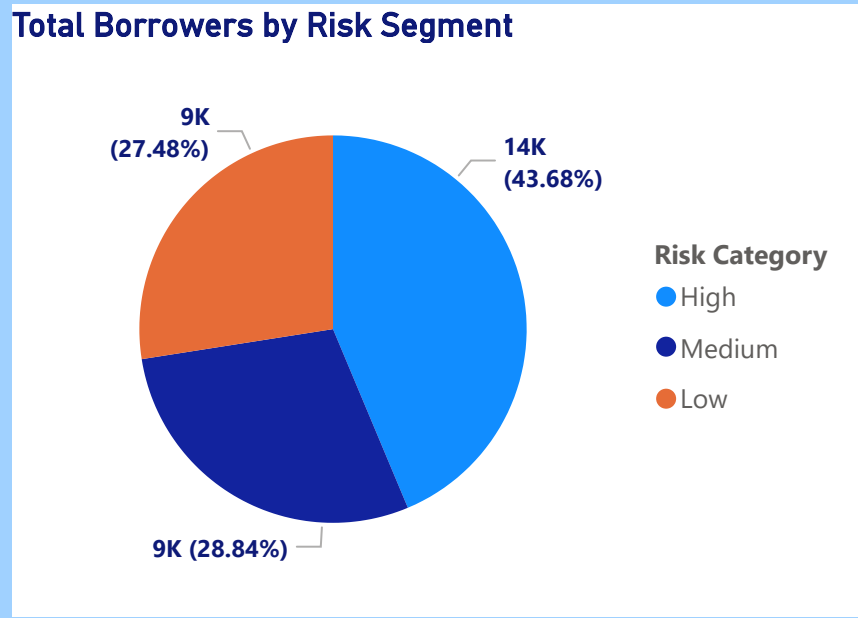
Min Loan Score : 8.

Avg High Risk Loan Amt: \$11,290.11

Avg High Risk Interest Rate: 12.91

Female: 43.90%

Male: 43.47%



High Risk Borrowers									
client_ID	Sum of person_age	First gender	First Past_Default	First loan_grade	Sum of Final_Risk_Score	Sum of credit_utilization_ratio	Sum of loan_to_income_ratio	Sum of debt_to_income_ratio	Sum of Loan_Risk_Score
CUST_00578	26.00	Female	Never Defaulted	B	63.70	0.25	0.77	1.05	0.50
CUST_23728	32.00	Female	Never Defaulted	A	58.65	0.28	0.78	1.03	0.46
CUST_00641	22.00	Female	Have Defaulted	B	71.39	0.79	0.83	1.01	0.56
CUST_02453	25.00	Male	Never Defaulted	A	55.91	0.94	0.71	1.00	0.44
CUST_18673	28.00	Male	Have Defaulted	D	93.44	0.08	0.70	1.00	0.74
CUST_27879	33.00	Female	Have Defaulted	A	56.92	0.43	0.71	0.97	0.45
CUST_18204	30.00	Male	Never Defaulted	B	60.17	0.14	0.76	0.97	0.48
CUST_15922	23.00	Female	Have Defaulted	B	65.29	0.43	0.66	0.95	0.52
CUST_17020	27.00	Male	Never Defaulted	A	66.55	0.65	0.66	0.91	0.57
Total	903,073.00	Female	Have Defaulted	A	1,401,131.88	16,286.73	5,556.80	11,247.23	11,081.10