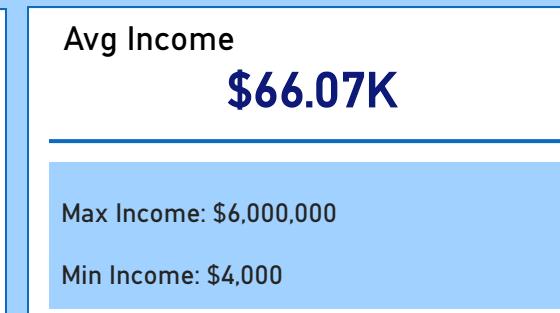
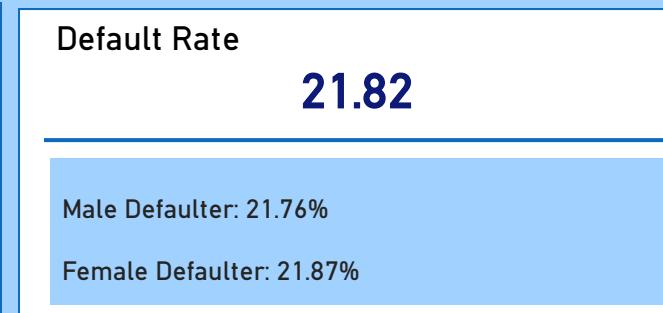


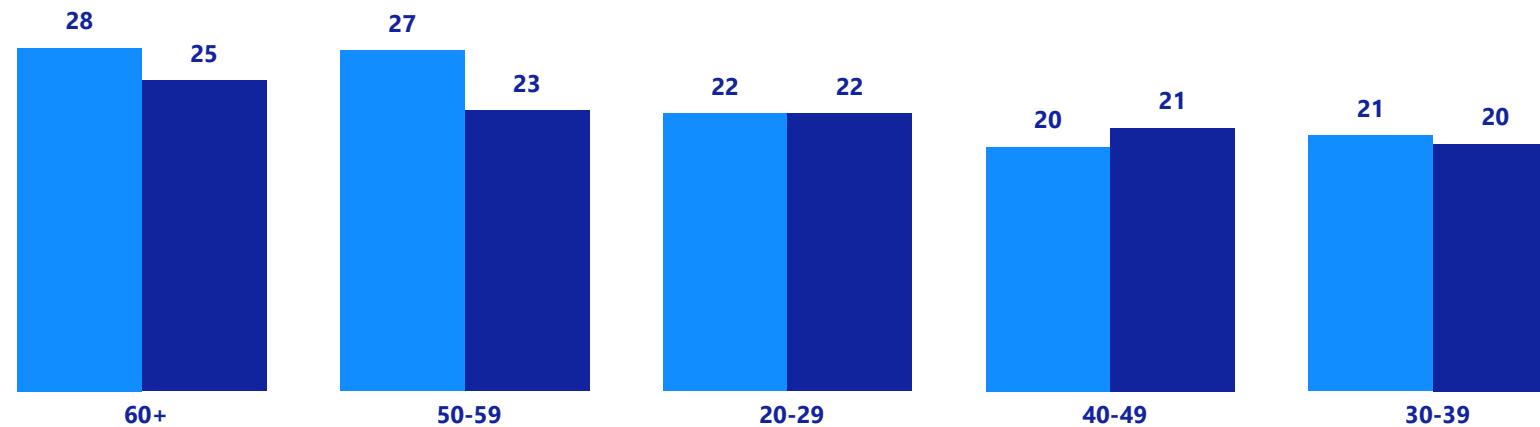
# Credit Risk Analysis

# Demographics

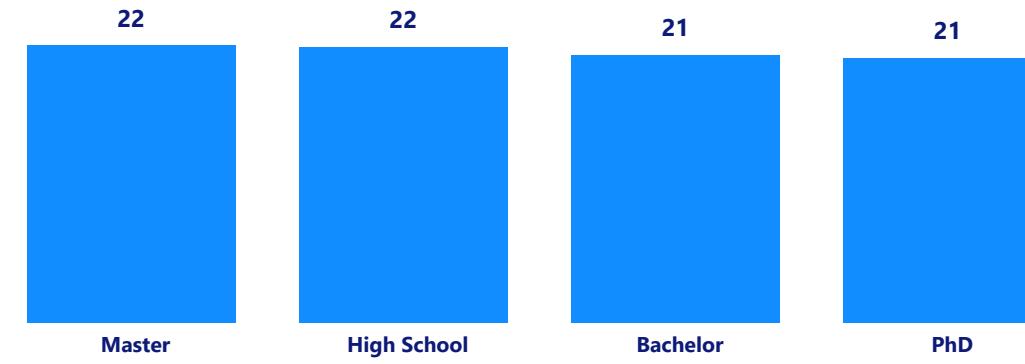


## Default Rate by Age Group and Gender

gender ● Female ● Male



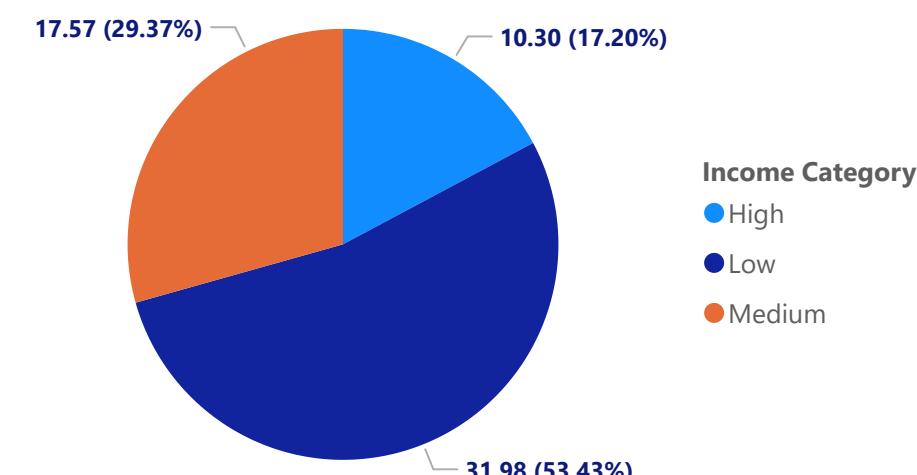
## Default Rate by Education Level



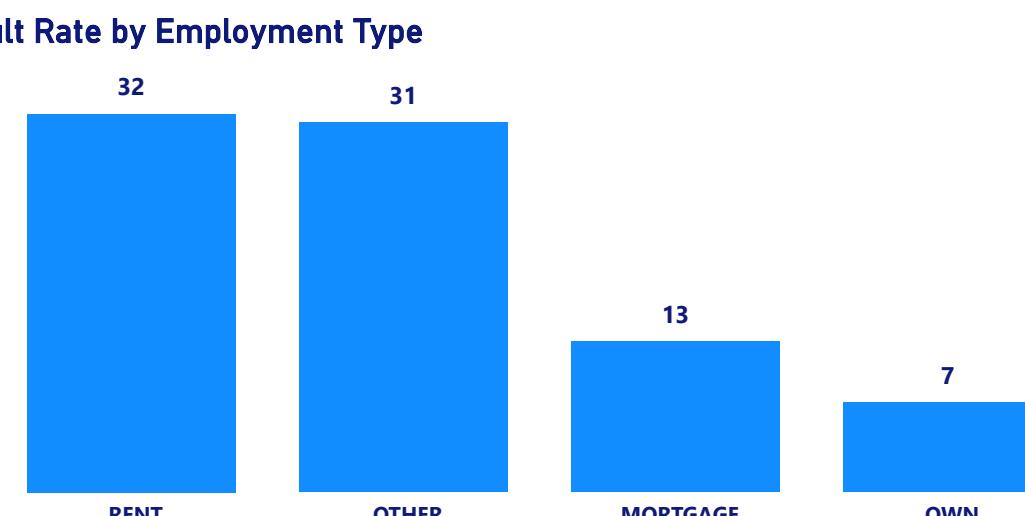
## Default Rate by Country



## Default Rate by Income Category



## Default Rate by Employment Type



Marital Status

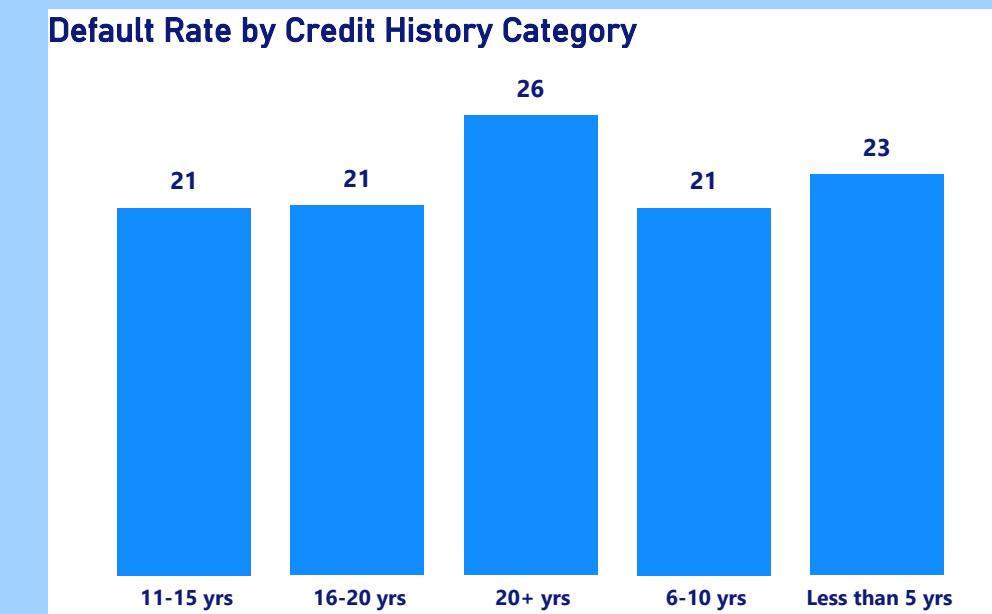
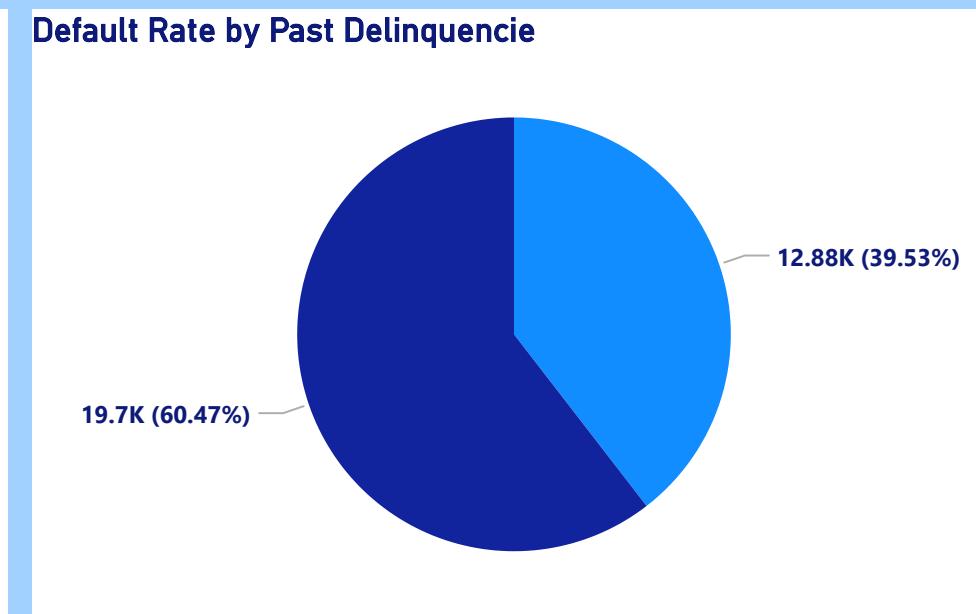
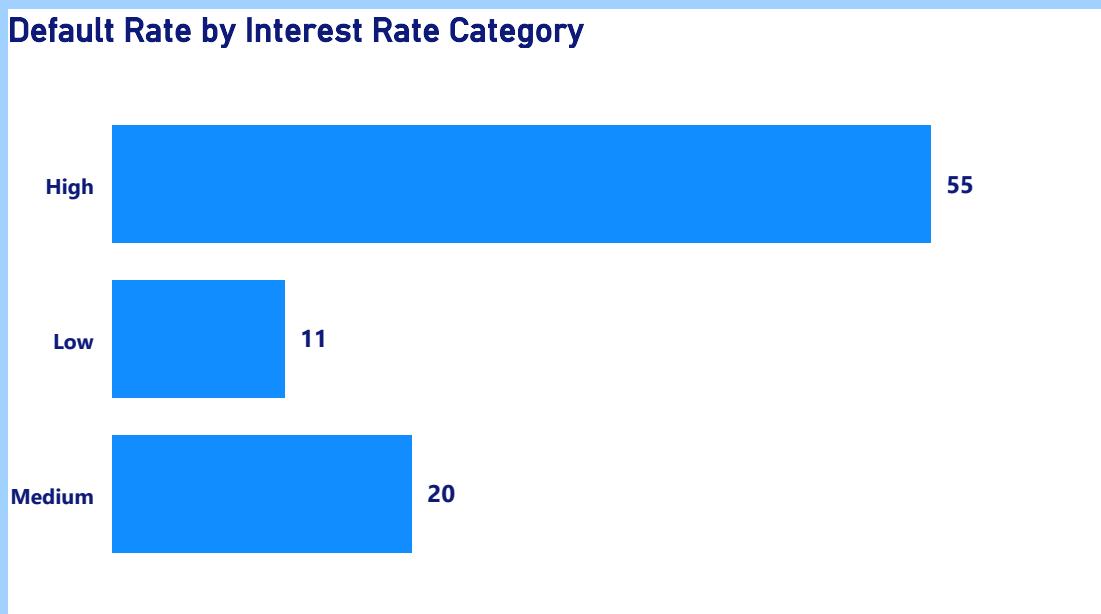
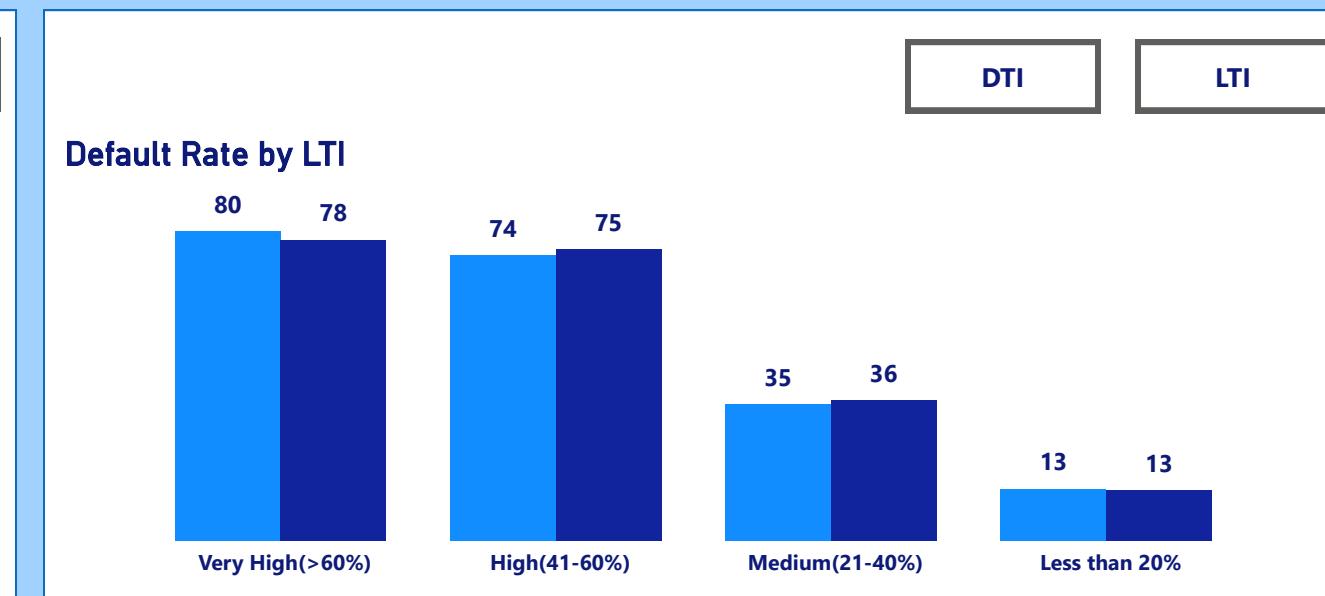
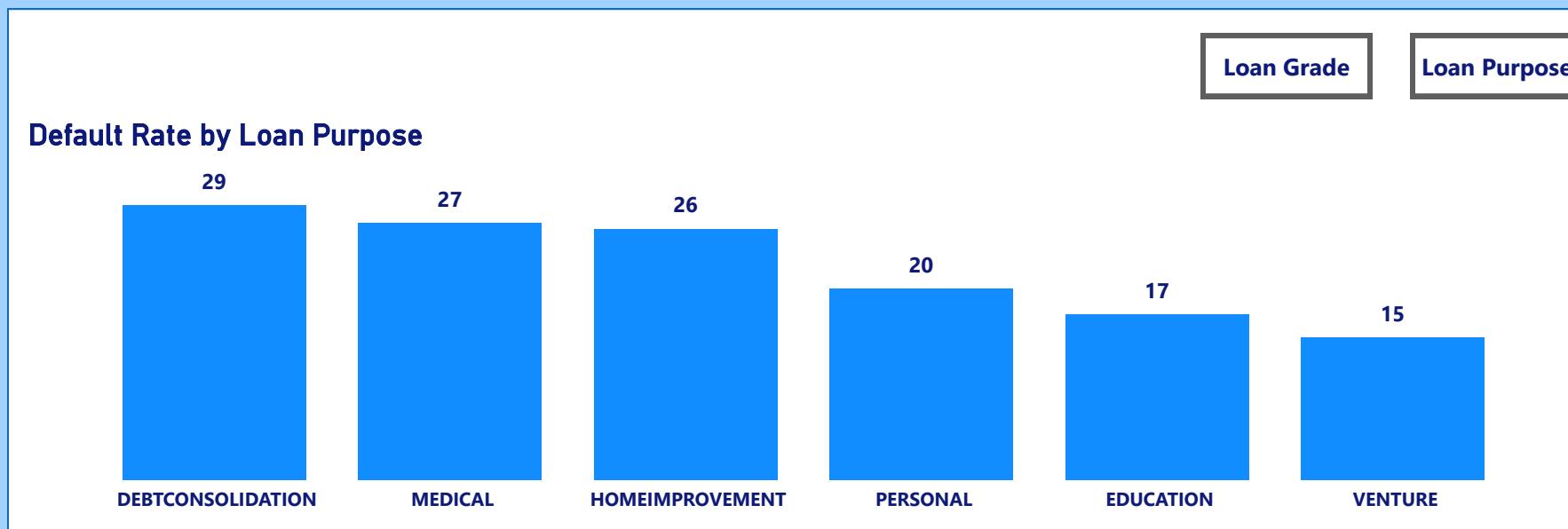
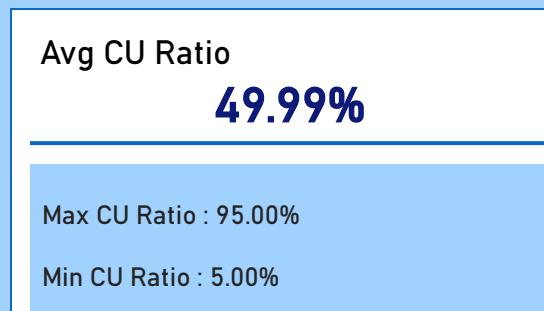
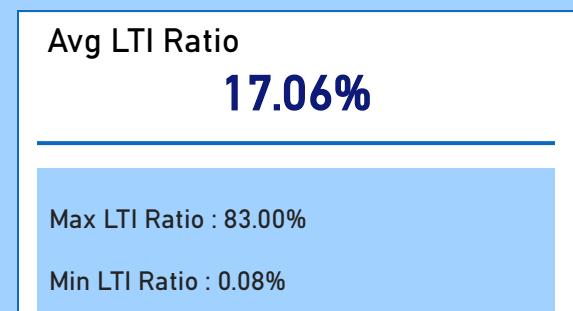
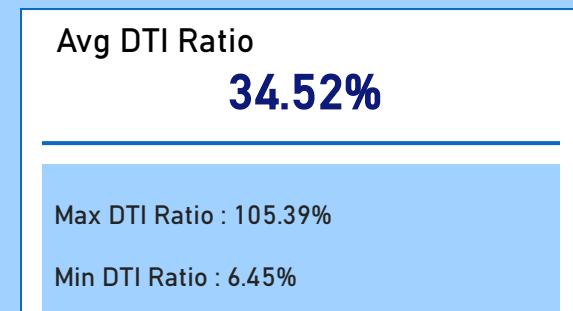
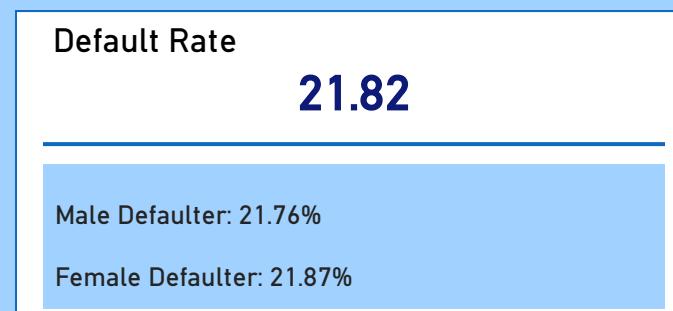
Education

Home Ownership

Employment Type

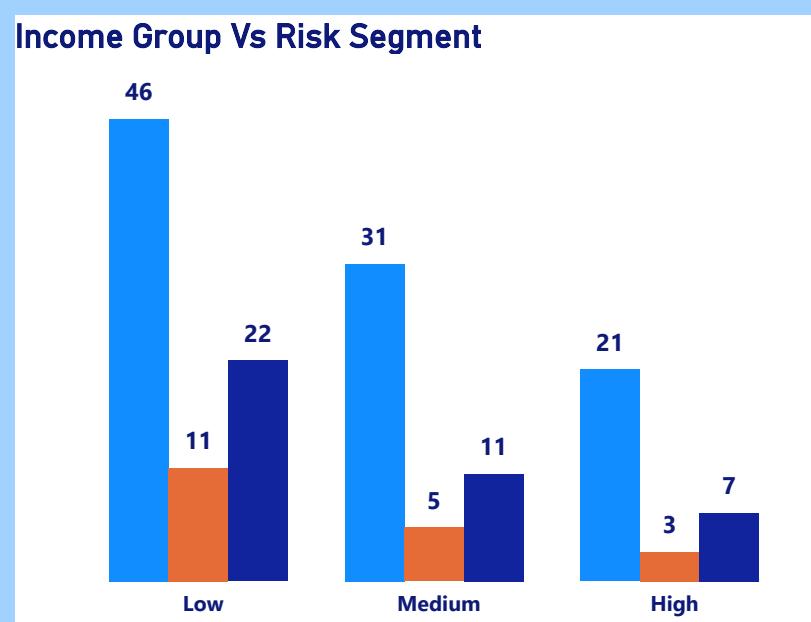
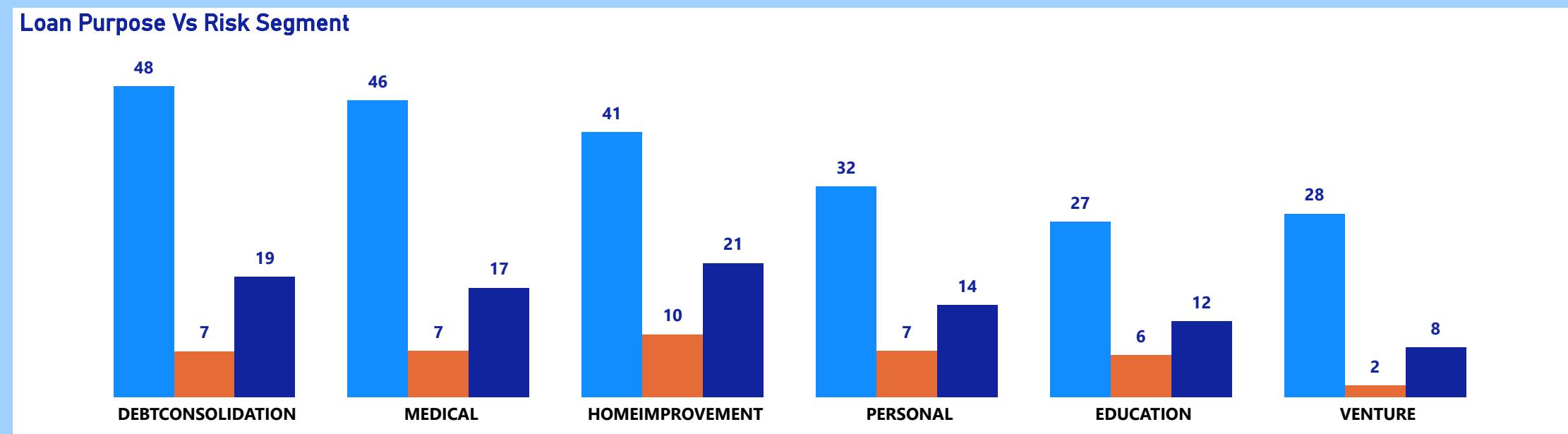
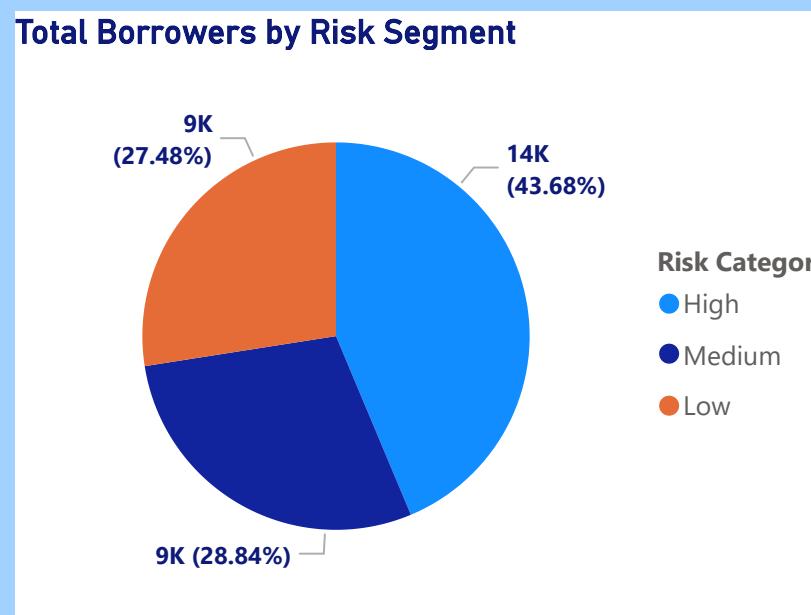
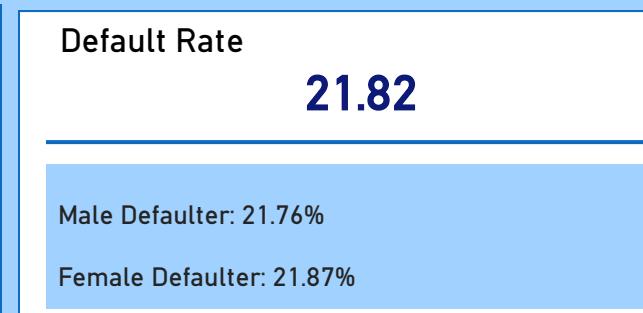
# Credit Risk Analysis

## Risk Drivers



# Credit Risk Analysis

# Risk Forecast



**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
Total	903,073.00	Female	Have Defaulted	A	1,401,131.88	16,286.73	5,556.80	11,247.23	11,081.10