

Total Customers

**33K**

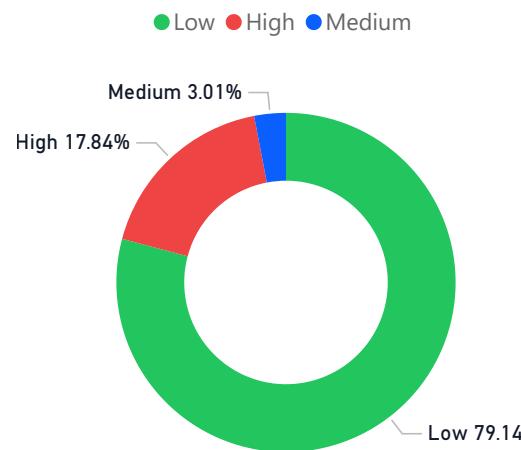
High Risk %

**17.8%**

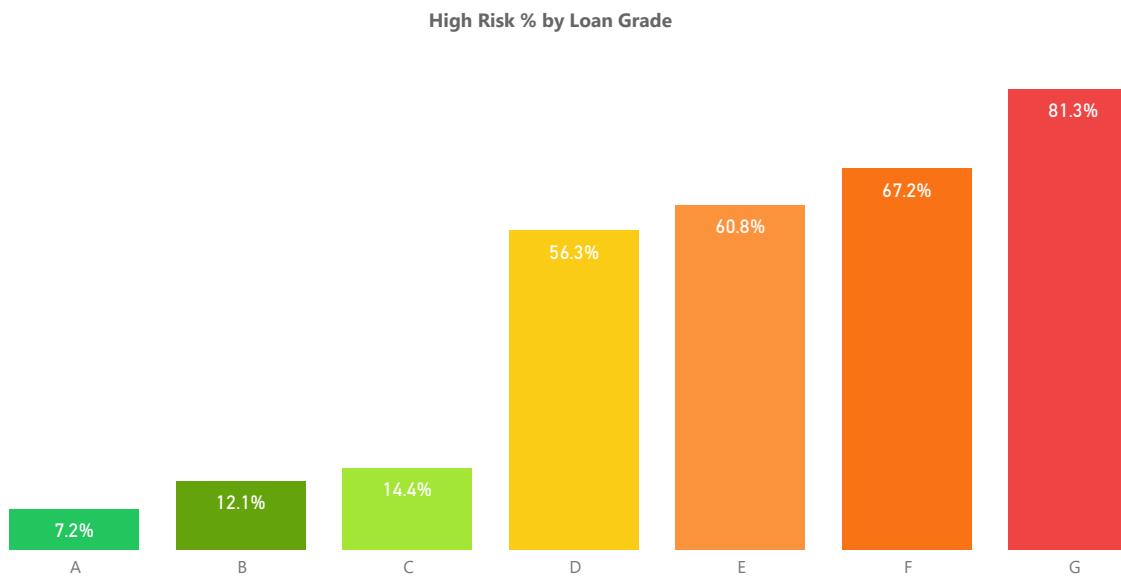
Average Risk Score

**21.8**

Risk Bucket Distribution (%)



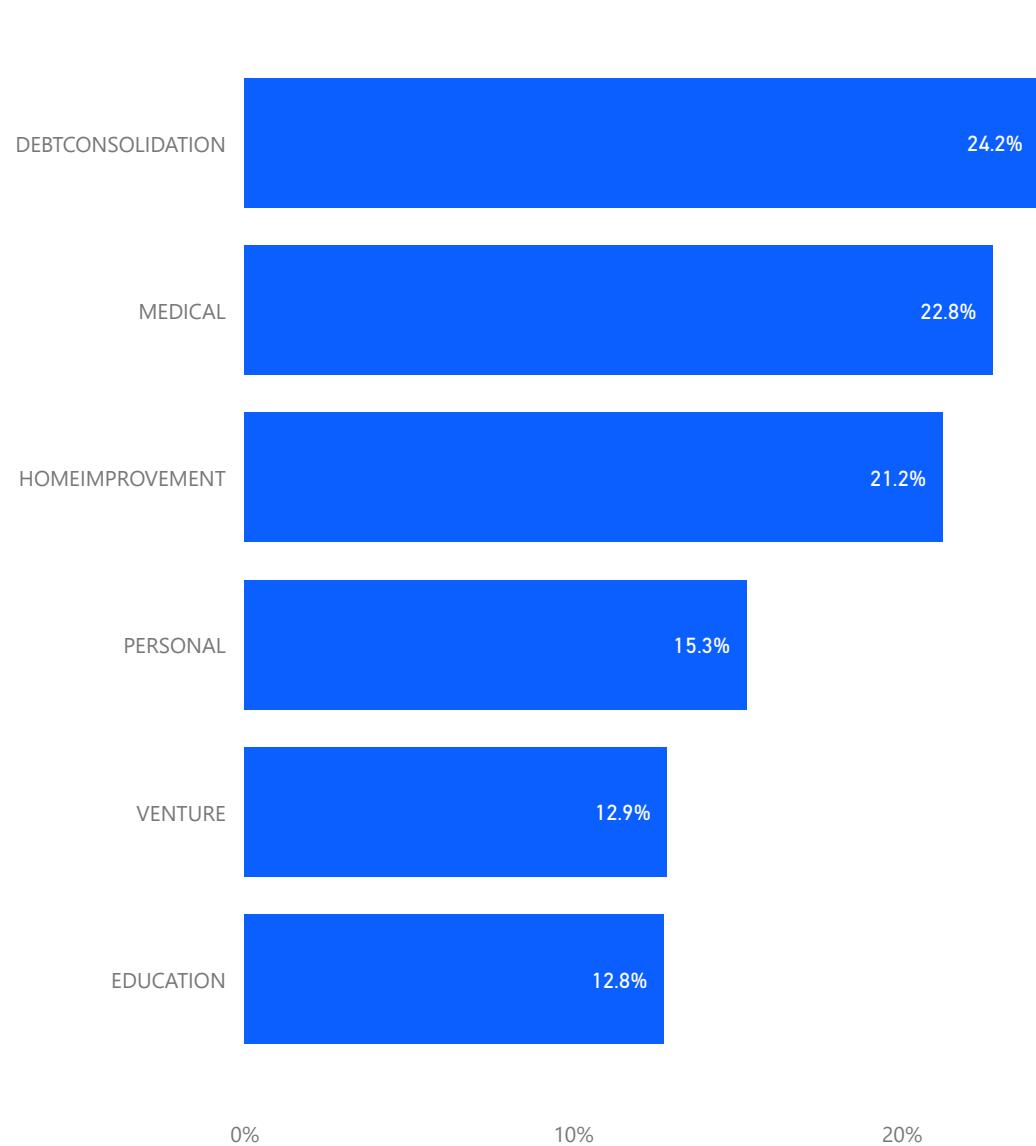
High Risk % by Loan Grade



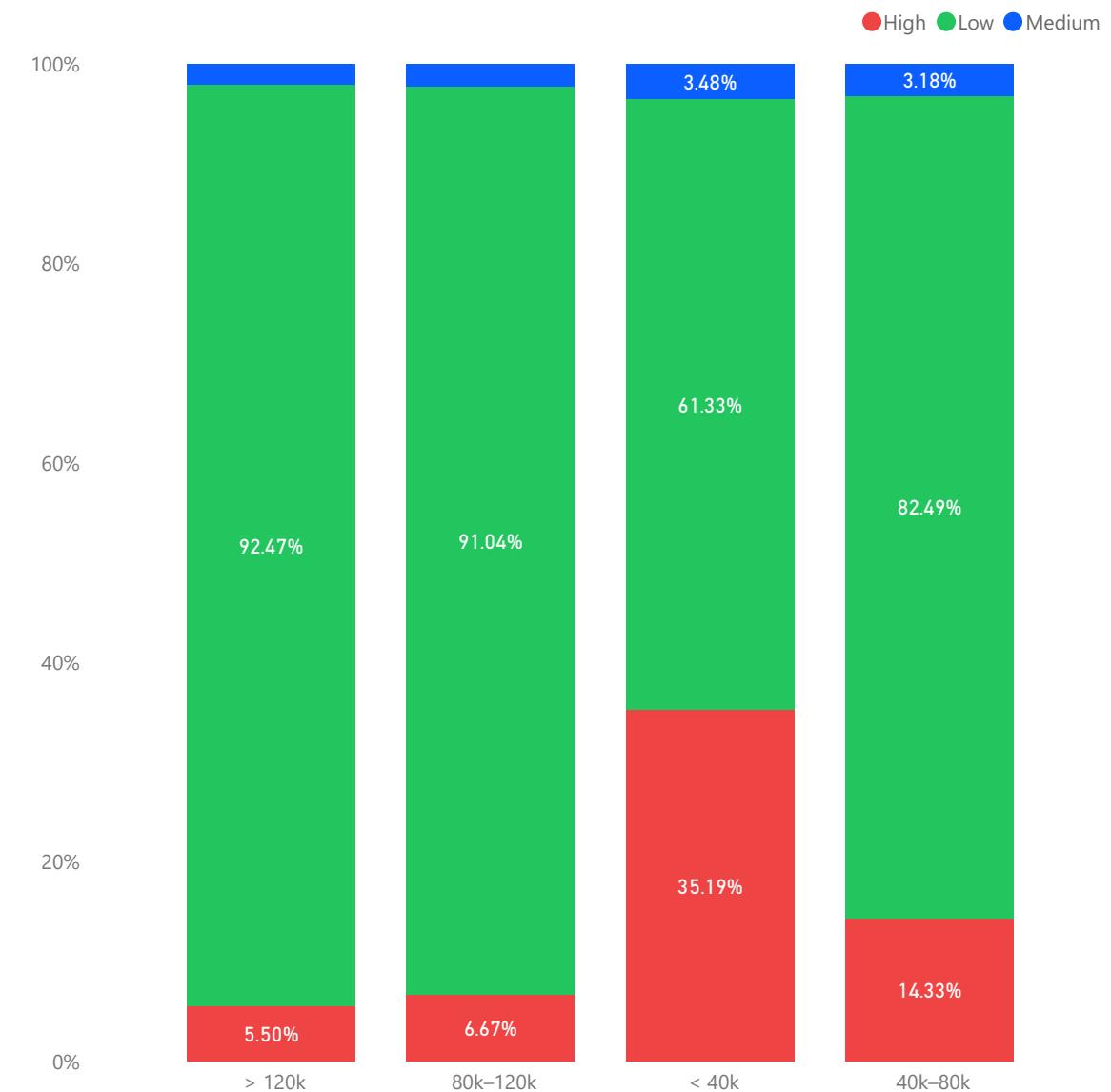
### Loan Grade



### High risk % by Loan Intext



### Risk Bucket % by Income Band



## High-Risk Customers Drilldown

Loan Intent		Income Band						
All		< 40k						
Person Age	Age Band	Person Income	Income Band	Loan Amount	Loan Interest Rate	Loan Grade	Loan Intent	Risk Score
21	< 25	8000	< 40k	2800	7.40	A	DEBCONSOLIDATION	99.50
21	< 25	12000	< 40k	2200		C	DEBCONSOLIDATION	96.00
21	< 25	12000	< 40k	3250	15.68	E	DEBCONSOLIDATION	97.00
21	< 25	12120	< 40k	3600	8.32	A	DEBCONSOLIDATION	95.00
21	< 25	13000	< 40k	9250	12.53	C	DEBCONSOLIDATION	98.00
21	< 25	14800	< 40k	2800	8.00	A	DEBCONSOLIDATION	97.00
21	< 25	17000	< 40k	1500	18.64	E	DEBCONSOLIDATION	95.50
21	< 25	17000	< 40k	7000	10.62	B	DEBCONSOLIDATION	100.00
21	< 25	17220	< 40k	5000	10.37	B	DEBCONSOLIDATION	98.00
21	< 25	17500	< 40k	4000	13.22	C	DEBCONSOLIDATION	98.50
21	< 25	18000	< 40k	3000	7.90	A	DEBCONSOLIDATION	86.00
21	< 25	18000	< 40k	5800	14.72	C	DEBCONSOLIDATION	98.00
21	< 25	18996	< 40k	6000		A	DEBCONSOLIDATION	100.00
21	< 25	19012	< 40k	3500	14.61	D	DEBCONSOLIDATION	95.00
21	< 25	19253	< 40k	6250	6.17	A	DEBCONSOLIDATION	88.00
21	< 25	21000	< 40k	3500	17.27	D	DEBCONSOLIDATION	97.00