NOVABANK

Country
All

Gender
All

Education Level
All

Home Ownership
All

Loan Intent
All

Loan Grade
All

Apply Filter

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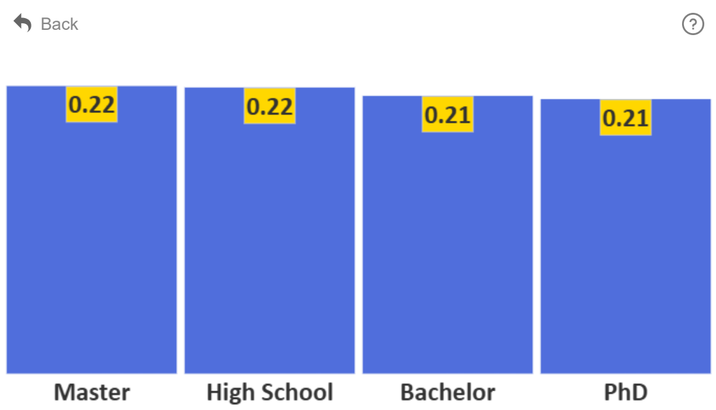
Borrower Risk Overview | Loan Characteristics & Performance | Regional and Policy Insights

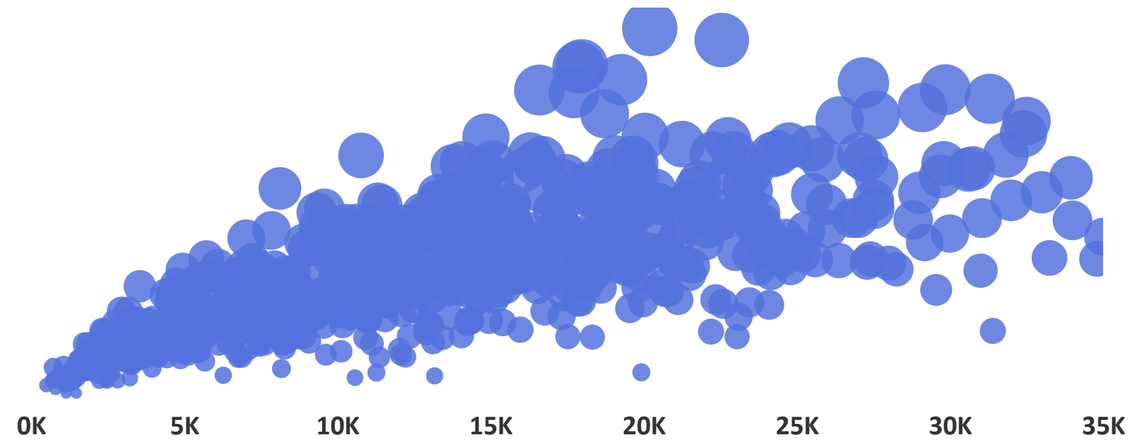
Total Open Accounts	Defaulted Accounts	Default Rate	Avg. Credit History	Avg. Past Delinquencies
262K	7108	0.22	5.80	0.51

Which types of borrowers are more likely to default ?

Default Rate by Education Level and Marital Status

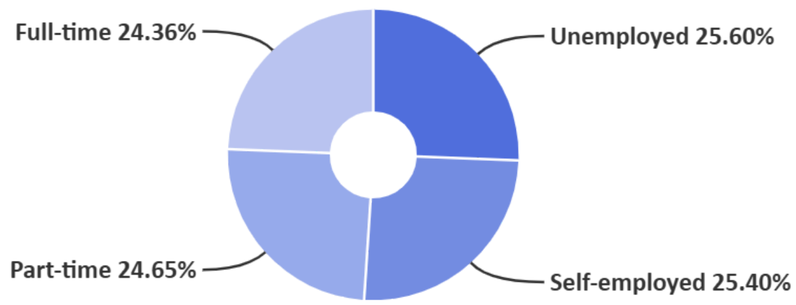


Avg. Loan to Income Ratio by Loan Amount

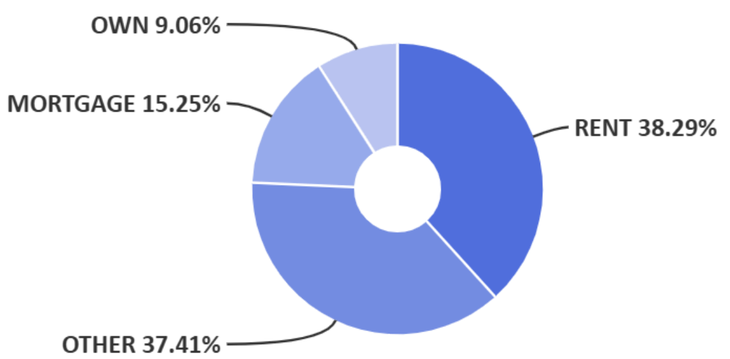


Does employment type or home ownership make a difference ?

Default Rate by Employment Type

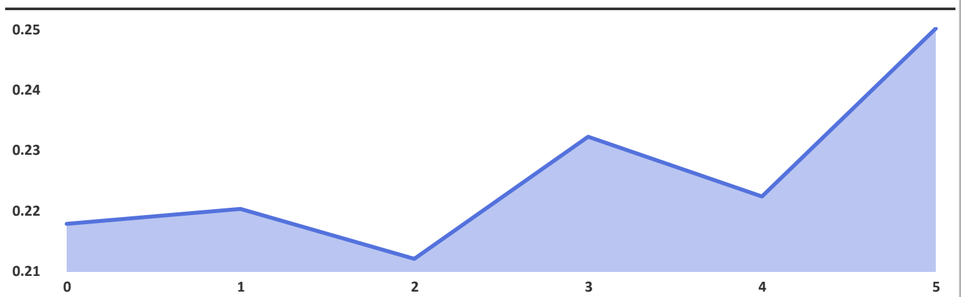


Default Rate by Home Ownership

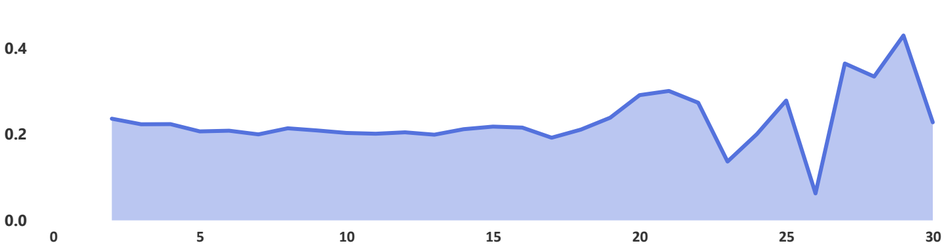


How do past defaults or longer credit histories affect loan outcomes ?

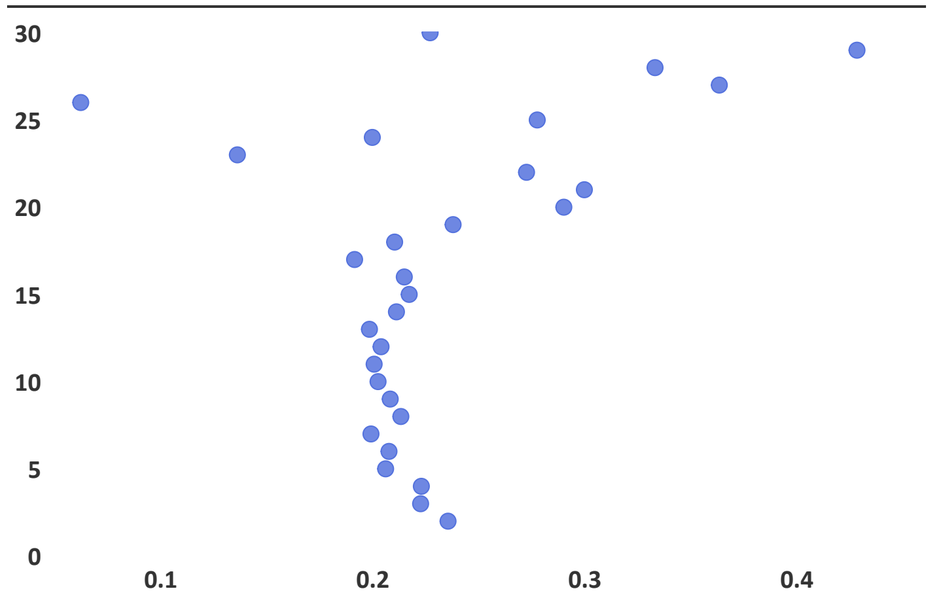
Default Rate by Past Delinquencies



Default Rate by Person Credit History Length



Default Rate by Person Credit History Length



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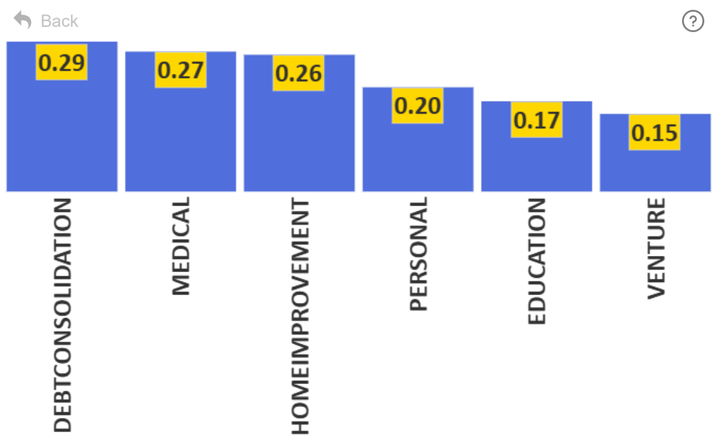
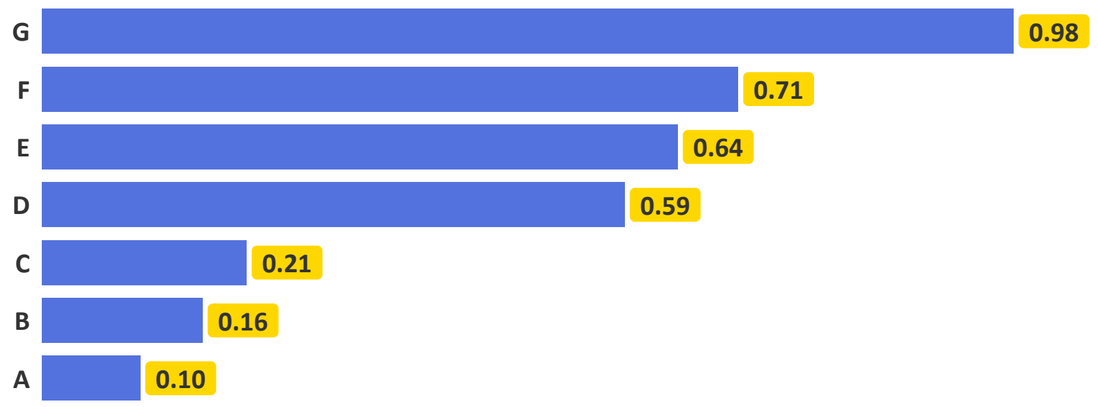
Do certain loan purposes carry more risk ?

Default Rate by Loan Intent

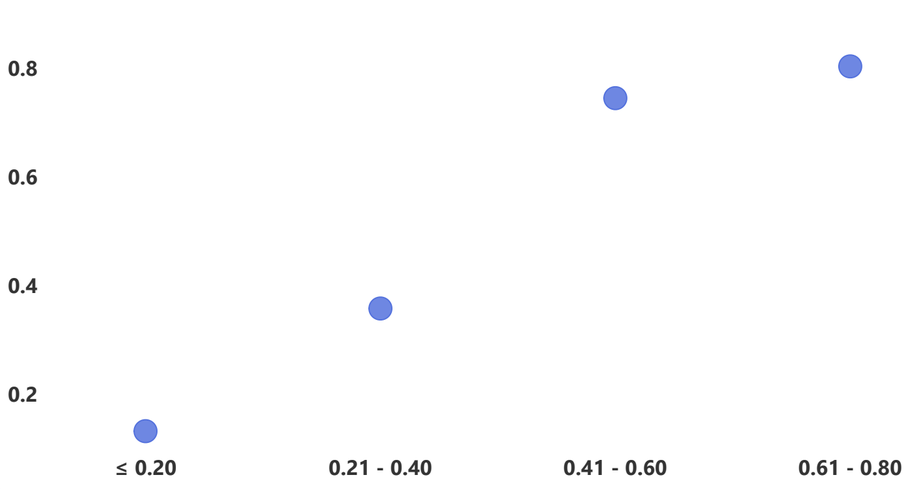


Default Rate by Loan Grade

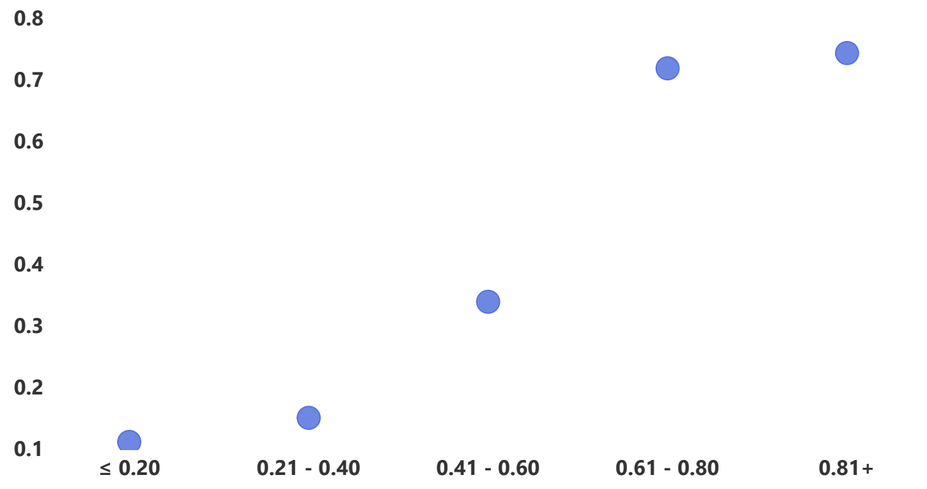


How do loan-to-income and debt-to-income ratios relate to repayment ?

Default Rate by Loan to Income Ratio Bins

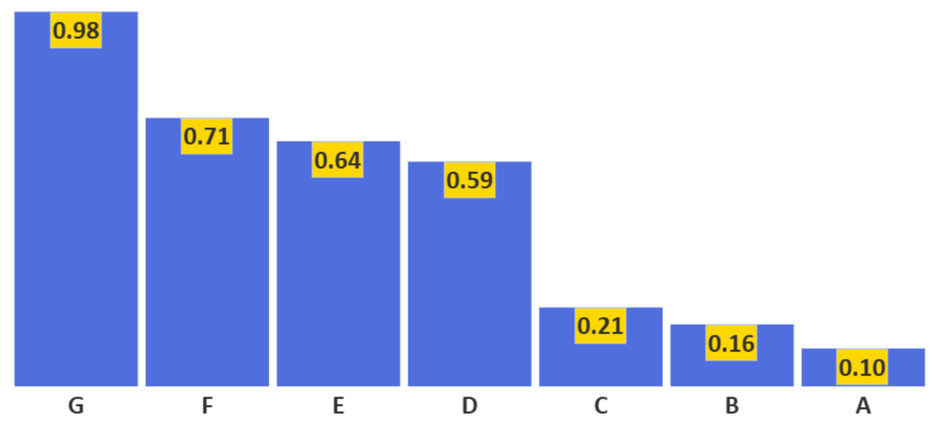


Default Rate by Debt to Income Ratio Bins

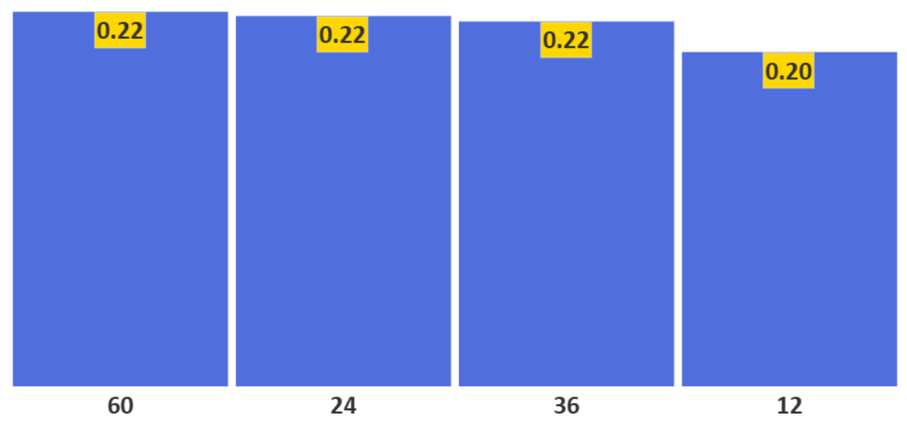


Which loan grades or terms seem safer, and which are riskier ?

Default Rate by Loan Grade



Default Rate by Term Months



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Borrower Risk Overview | Loan Characteristics & Performance | Regional and Policy Insights

Country: All

Gender: All

Education Level: All

Home Ownership: All

Loan Intent: All

Loan Grade: All

Apply Filter

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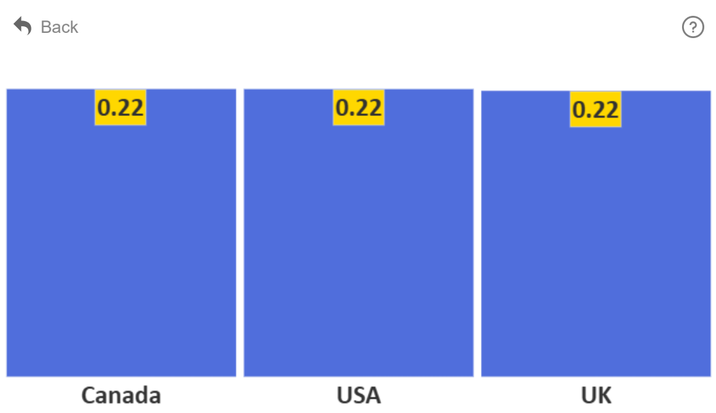
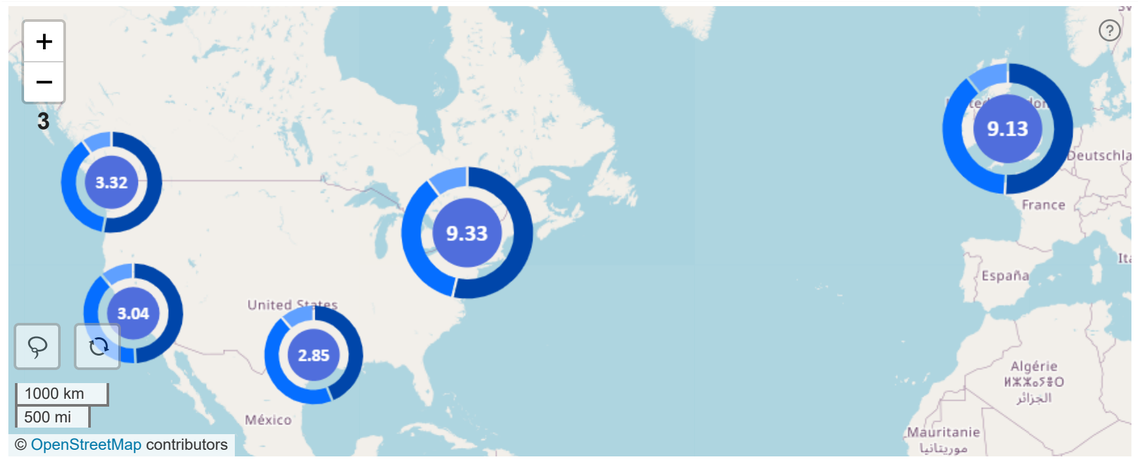
Total Open Accounts	Defaulted Accounts	Default Rate	Avg. Credit History	Avg. Past Delinquencies
262K	7108	0.22	5.80	0.51

Are there differences between borrowers in USA, UK, and Canada ?

Default Rate by Country

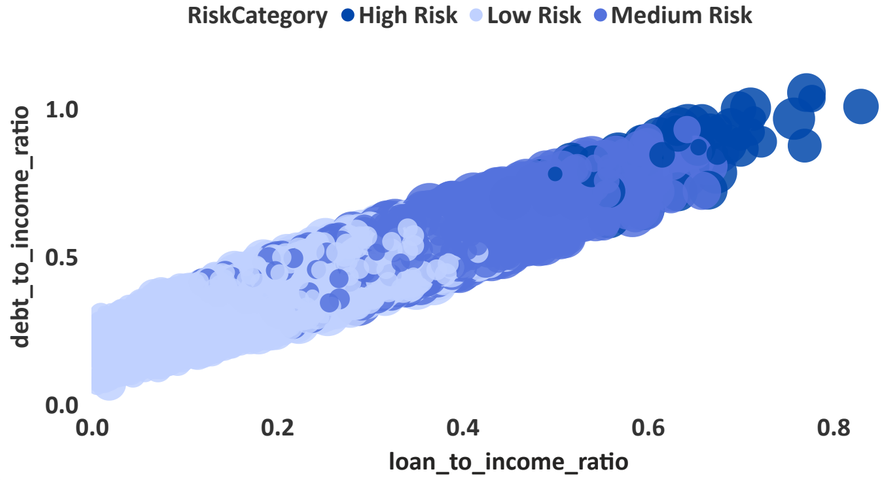


Differences of Default Rate among Cities with Risk Category

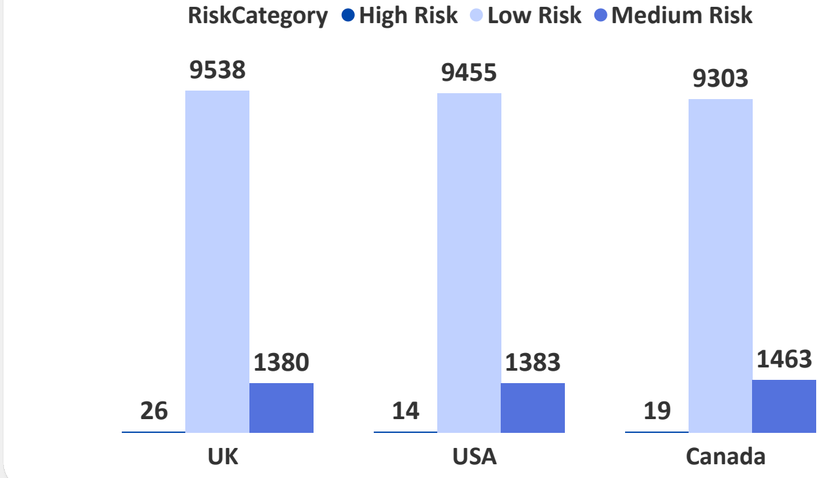


Can groups be identified as “safe” vs “risky”?

Risk Category by LTI & DTI



Total Customers with Risk Category by Countries



More Details

Client ID	Country	Education Level	Employment Type	Income	Loan Amount	Loan Grade	Interest Rate	Loan Intent	Loan to Income Ratio	Risk Score	Risk Category
CUST_00001	Canada	High School	Self-employed	59000	35000	D	16.02	PERSONAL	0.59	0.61	High Risk
CUST_00002	Canada	Master	Full-time	9600	1000	B	11.14	EDUCATION	0.10	0.21	Low Risk
CUST_00003	UK	Master	Full-time	9600	5500	C	12.87	MEDICAL	0.57	0.56	Medium Risk
CUST_00004	Canada	Bachelor	Part-time	65500	35000	C	15.23	MEDICAL	0.53	0.44	Medium Risk
CUST_00005	USA	Bachelor	Part-time	54400	35000	C	14.27	MEDICAL	0.64	0.66	High Risk
CUST_00006	USA	High School	Full-time	9900	2500	A	7.14	VENTURE	0.25	0.33	Low Risk
CUST_00007	Canada	High School	Self-employed	77100	35000	B	12.42	EDUCATION	0.45	0.43	Medium Risk
CUST_00008	Canada	High School	Self-employed	78956	35000	B	11.11	MEDICAL	0.44	0.45	Medium Risk
CUST_00009	USA	Master	Part-time	83000	35000	A	8.90	PERSONAL	0.42	0.47	Medium Risk
CUST_00010	UK	Bachelor	Part-time	10000	1600	D	14.74	VENTURE	0.16	0.22	Low Risk
CUST_00011	UK	Master	Full-time	85000	35000	B	10.37	VENTURE	0.41	0.42	Medium Risk

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