

CREDIT RISK
ANALYSIS
DASHBOARD

Loan Portfolio
Overview



Total Loan Amount

\$312M

Total Customers

32,574

Default Rate

21.82%

Avg Loan Int. Rate

11.01%

Avg DTI Ratio

34.52%

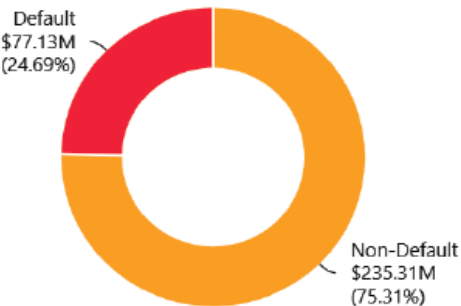


Loan Portfolio
Overview

Risk & Customer
Insights



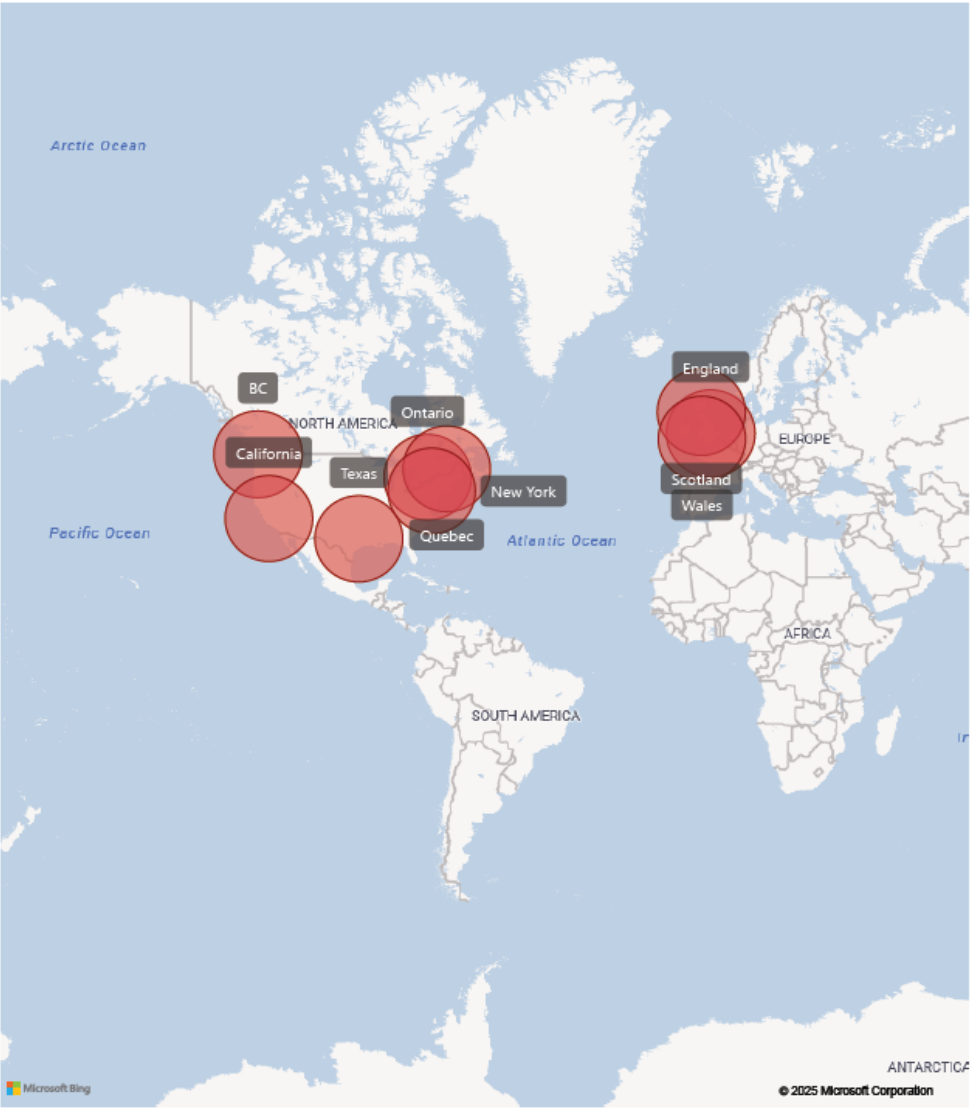
Default vs. Non-Default: Share of Total Loan Amounts



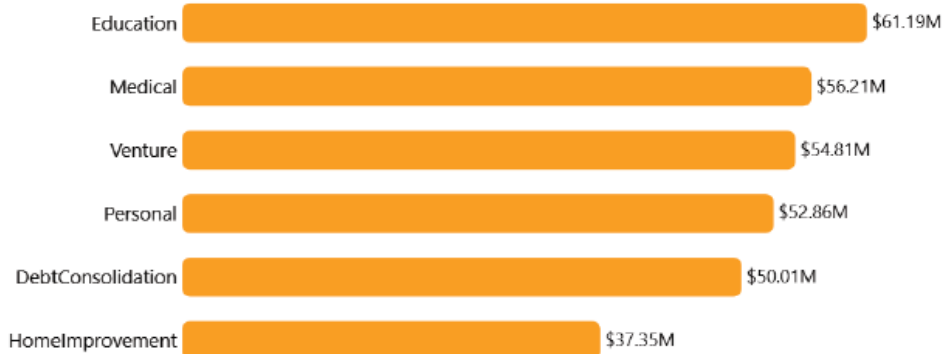
The Age of Risk: Loan Amounts Across Credit Grades



Global Loan Distribution: Total Amounts by Region



Why They Borrow: The Home Factor in Loan Intent



CREDIT RISK ANALYSIS DASHBOARD

Risk & Customer Insights



High DTI Customers

9,985

Avg Credit Tenure

5.80

Past Delinquency Rate

50.52%

Average Customer Age

27.71

Total Customer Income

\$2.15bn

Avg Employment Length

4.78



Loan Portfolio Overview

Risk & Customer Insights



This slicer just filters the donut chart

Gender

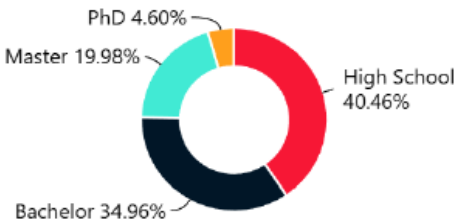
Education Level

Home Ownership

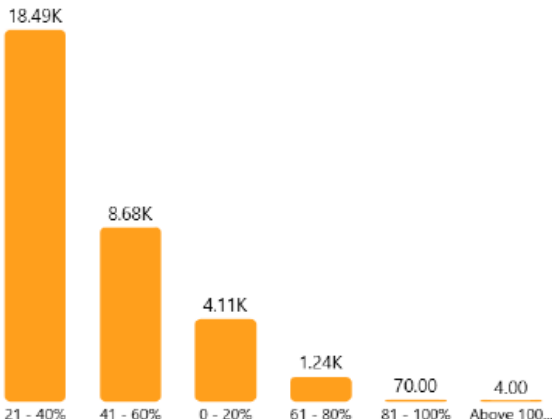
Marital Status

Employment Ty...

Total Customers by Education Level



DTI Buckets vs. Loan Volume



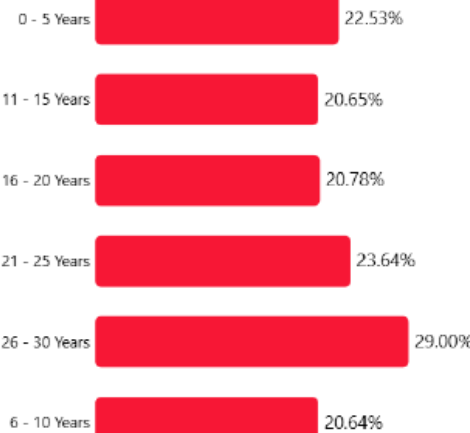
Age Profile of Loan Applicants

Back Zoom-out

Lin ?



Credit Tenure vs. Default Risk

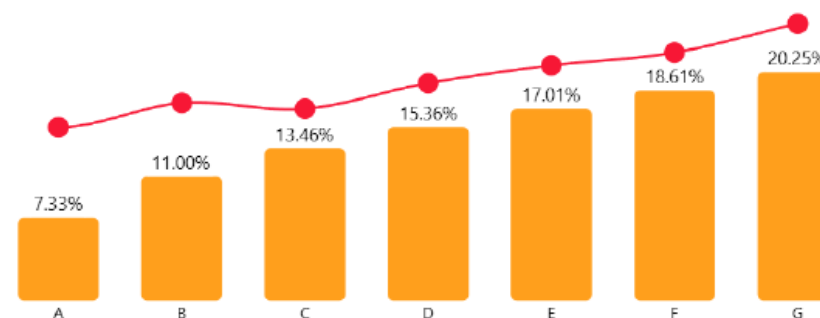


Higher Risk, Higher Cost: Interest & Income Trends

Average Loan Interest Rate Average Loan-to-Income Ratio

Back Zoom-out

Lin ?



DTI Red Zone: Clients at Risk

Client ID	Total Income	Total Loan Amount	Loan Status	Avg Debt-to-Income Ratio (DTI)
CUST_00578	\$26,000	\$20,050	Default	105.39%
CUST_23728	\$12,000	\$9,325	Default	103.36%
CUST_00641	\$20,000	\$16,600	Non-Default	100.66%
CUST_02453	\$32,004	\$22,750	Non-Default	100.17%
CUST_18673	\$24,000	\$16,750	Default	99.78%
CUST_27879	\$10,080	\$7,200	Default	96.61%
CUST_18204	\$32,004	\$24,250	Default	96.55%
CUST_15922	\$30,000	\$19,750	Default	94.99%
CUST_17939	\$12,000	\$8,125	Default	93.73%
CUST_01774	\$29,000	\$20,000	Non-Default	93.60%
CUST_00005	\$54,400	\$35,000	Default	93.06%
CUST_18083	\$14,400	\$9,250	Default	92.86%
CUST_07221	\$46,000	\$29,100	Default	92.70%
CUST_15623	\$19,008	\$12,000	Default	92.49%
CUST_00963	\$27,000	\$18,000	Default	92.09%
CUST_10008	\$13,000	\$9,250	Default	92.05%
CUST_00037	\$48,000	\$30,000	Default	90.69%
CUST_03488	\$16,800	\$10,625	Default	90.28%
CUST_29273	\$38,400	\$23,500	Default	90.01%
CUST_06759	\$10,000	\$7,000	Default	89.83%