# Credit Risk Analysis Dashboard | Risk Overview & Segment

**Who borrows, under what terms, and where — filter by click; drill into details.**

| 32.58 mil | $312.4 mill. | $9.59 mil | 21.82% | 11.01% |
|-----------|--------------|-----------|--------|--------|
| Loans | AUM ($) | Avg Loan Amount ($) | Default Rate % (All) | Avg Interest % |

**Risk Overview & Segment**

**Risk Drivers & Policy**

## Default Rate % by Loan Conditions

*Drill: Grade → Intent → Term. Click to filter other charts*

↩ Back    🔍 Zoom-out                    ☰ Lin    ?

- D — 60%
- C — 21%
- B — 16%
- A — 10%
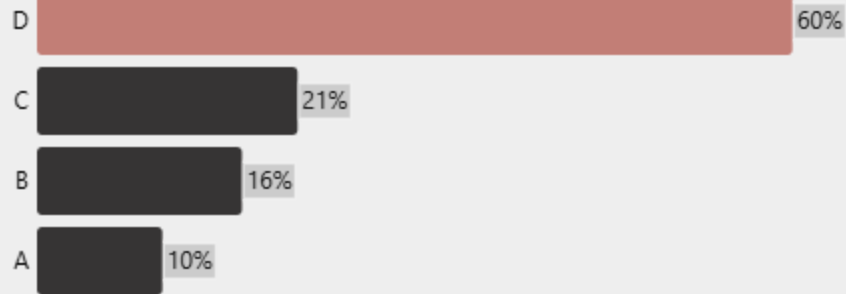
## Portfolio Composition (click to filter)

*Drill: Intent → Employment Type → Home Ownership*

?

- VENTURE 17.55%
- DEBTCONSOLIDATION 16.00%
- PERSONAL 16.95%
- EDUCATION 19.81%
- MEDICAL 18.63%
- HOMEIMPROVEMENT 11.06%
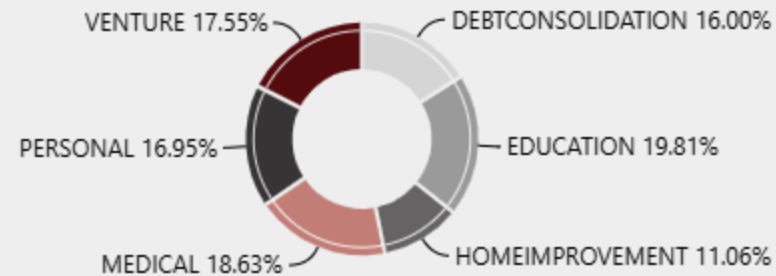
## Geographic Risk Hotspots (click to drill)

*Cross-filters from charts; zoom/hover for details.*



Grayscale (Light)

NORTH AMERICA

Atlantic Ocean

■ Microsoft Azure          ©2025 OSM  ©2025 TomTom  Feedback
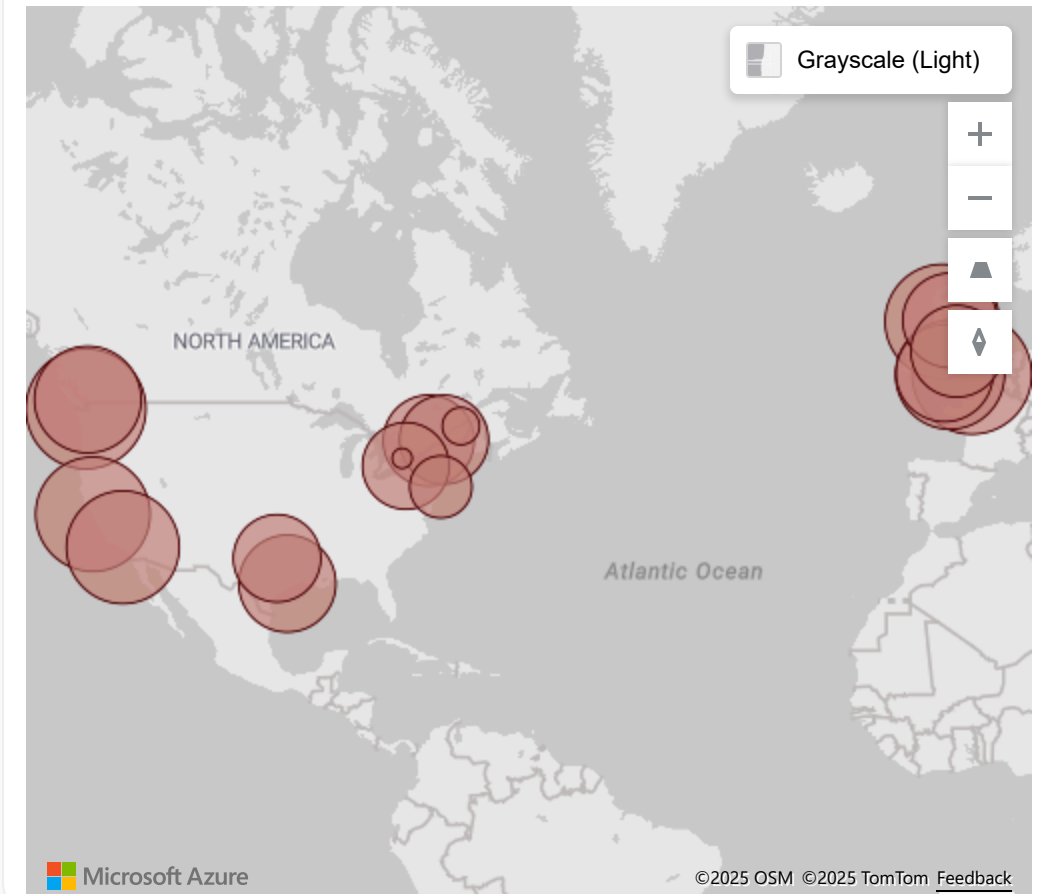
# Credit Risk Analysis Dashboard | Risk Drivers & Policy

**Affordability (DTI/LTI), Utilization & Prior Defaults — find red-zone segments.**

| 21.82% | 17.63% | 34.52% | 17.06% | 49.99% | 32.58 mil |
|---|---|---|---|---|---|
| Default Rate % (All) | Prev. Default % | Avg DTI | Avg LTI | Avg Credit Utilization | Loans |

## Risk by Affordability

*Default Rate % by DTI → LTI → Grade*

Back    Zoom-out    Lin    ?
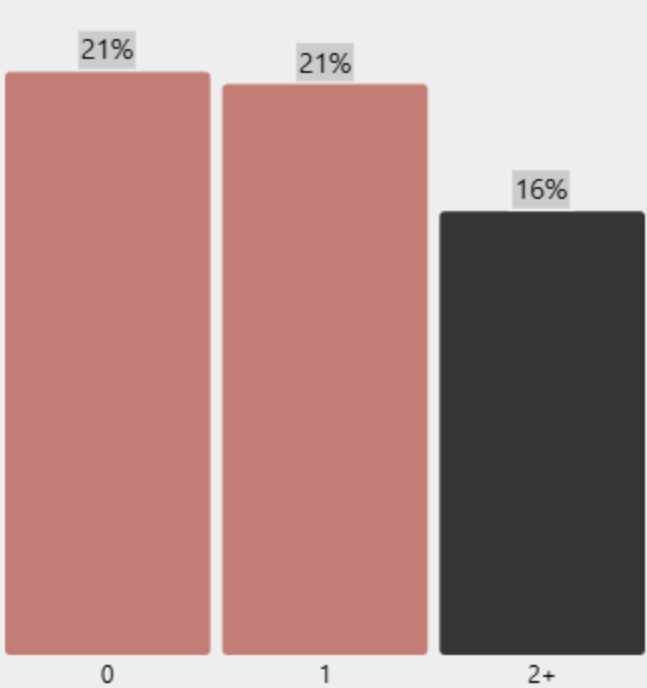


- <20%: 10%
- 20–30%: 12%
- 30–40%: 16%
- 40–50%: 26%
- 50%+: 55%
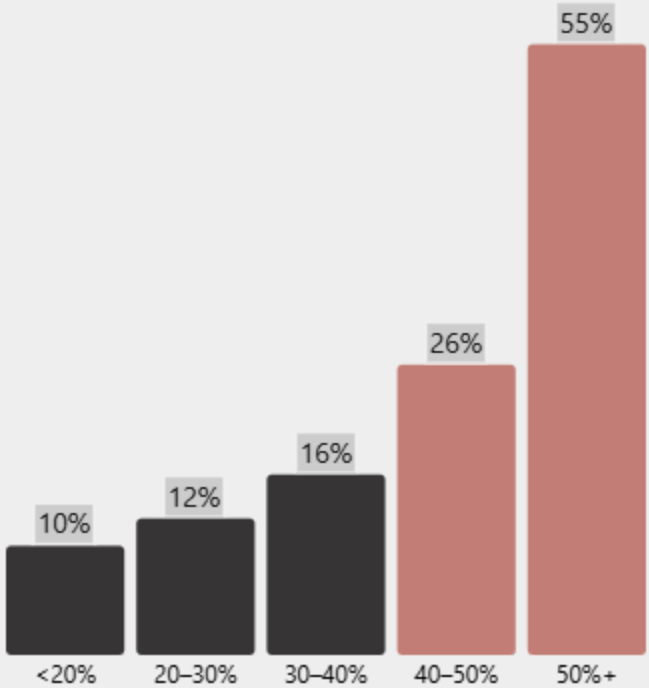
Default Rate %

## Early Warning Signals

*Default Rate % by Past Delinquency → Utilization → Grade*

Back    Zoom-out    Lin    ?



- 0: 21%
- 1: 21%
- 2+: 16%

Default Rate %

## Default-on-File

*Prev. Default (Y/N) — drill to Employment Type*

?



YES 17.63%

NO 82.37%
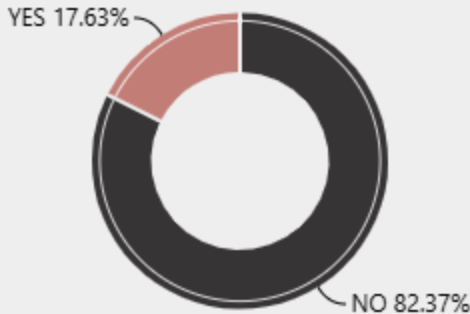
## Credit History

*Default Rate % by Credit History Length*

Back    Zoom-out    Lin    ?



- 0–2 yrs: 24%
- 3–5 yrs: 22%
- 6–10 yrs: 21%

0.00    0.05    0.10    0.15    0.20    0.25