



K-UNITY SACCO

Loan Customer Clusters

Total No. of Loans Disbursed

149.32K

Cluster Category

cluster 1

cluster 2

cluster 3

Defaulter?

No

Unknown

Yes

Disbursed is to Outstanding Ration

Above 1

Betwn 0 & 0.2

Betwn 0.2 & 1

Disbursed Amount

Above 40,000

Betwn 0 & 9,000

Betwn 9,000 & 40,000

Gender

Female

Male

Undisclosed

Last Installment Amount

Above 5,800

Betwn 0 & 2,500

Betwn 2,500 & 5800

Outstanding Loan

Above 60,000

Betwn 0 & 48,000

Betwn 49,000 & 60,000

Terms Lent

Above 12

Betwn 0 & 3

Betwn 3 & 12

Terms Lapsed

Above 121

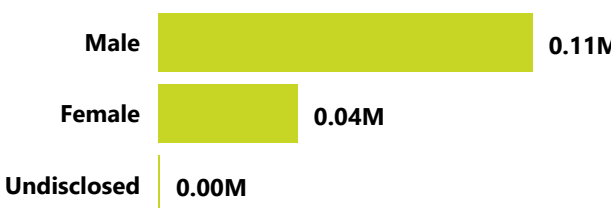
Betwn 0 & 70

Betwn 70 & 121

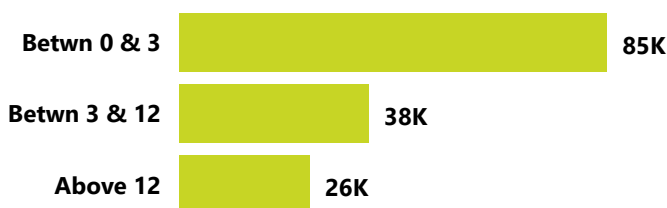
Total No. of Loans by Cluster



Total No. of Loans by Gender



Total No. of Loans by Terms



Gender by Cluster

Gender	cluster 1	cluster 2	cluster 3	Total
Female	10382	13975	16105	40462
Male	29006	40456	38953	108415
Undisclosed	142	20	282	444
Total	39530	54451	55340	149321

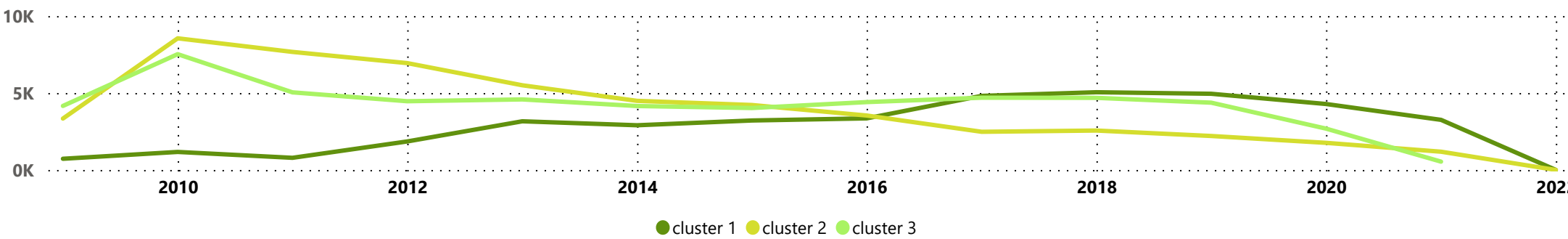
Terms by Cluster

terms	cluster 1	cluster 2	cluster 3	Total
Betwn 0 & 3	34645	49610	1211	85466
Betwn 3 & 12	11	519	37299	37829
Above 12	4874	4322	16830	26026
Total	39530	54451	55340	149321

Default Status by Cluster

defaulter	cluster 1	cluster 2	cluster 3	Total
Yes	39501	54447	54467	148415
No	29	4	872	905
Unknown			1	1
Total	39530	54451	55340	149321

Yearly Number of Loans Per Cluster

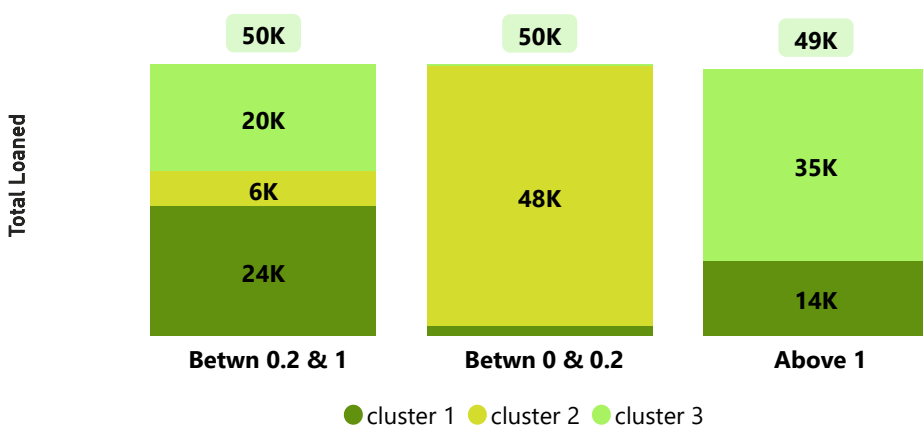


Analyzing the Trait of Each Cluster

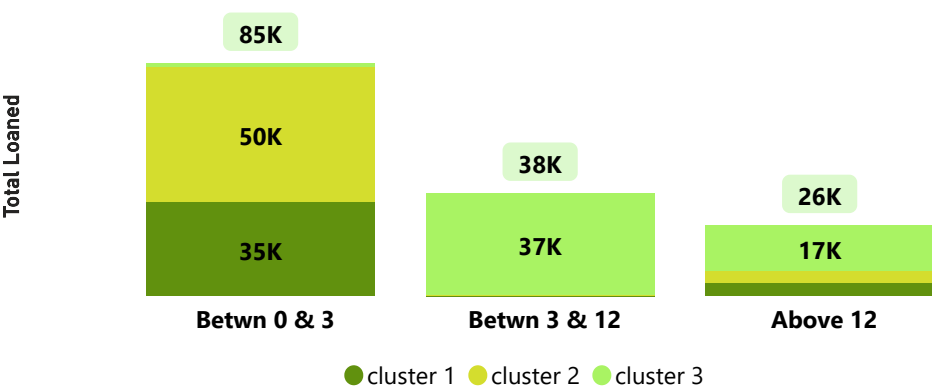
Terms Lapsed Since Disbursement Date Per Cluster



Disbursed -Outstanding Amounts Ratio Per Cluster



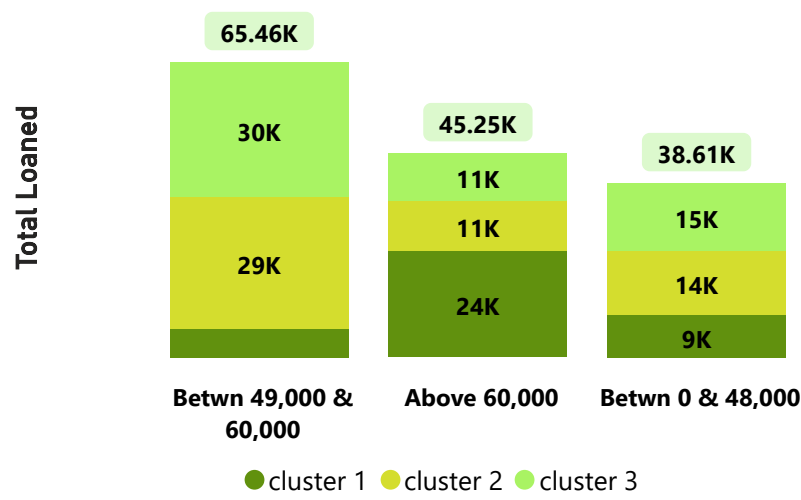
Terms Lent Per Cluster



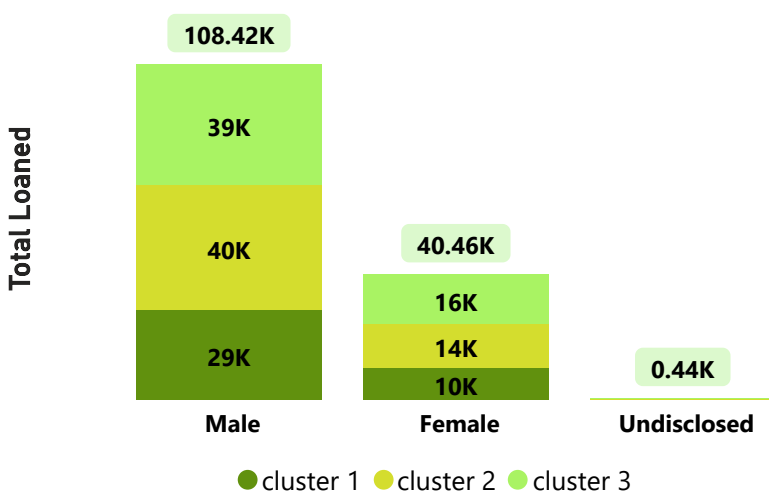
Disbursed Amount Per Cluster



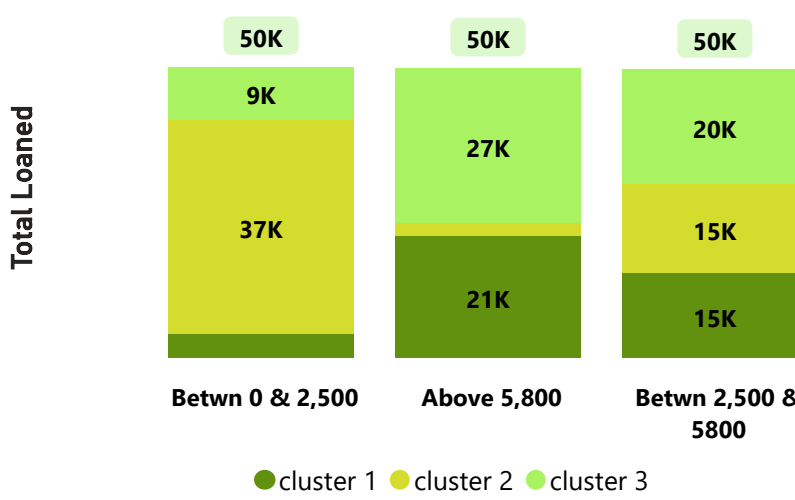
Outstanding Amount Per Cluster



Gender Per Cluster



Last Installment Per Cluster



Cluster 1 Traits

- Most of their loans have been active between 0 and 70 terms.
- Majority have a disbursement amount to outstanding amount ratio of 0.2 and above
- Most of their loans are short-term (for 0-3 months period)
- Most of their loan amounts are between Ksh. 9,000 and Ksh. 40,000 on average
- Most of their last installment payment were 2,500 and above.
- They have the largest share of outstanding loans (above Ksh. 60,000 on average)
- These loans had been increasing up to the year 2018 when they started to fall

Cluster 2 Traits

- Most of their loans have been active for 70 terms and above.
- Majority have low disbursement amount to outstanding amount ratio of 0-0.2.
- Most of their loans are short-term (for 0-3 months period)
- Majority of their loans are in small amounts of loans (Ksh. 9,000 and below)
- Most of their last installment payment were 2,500 and below.
- Majority of their outstanding loans are medium loans ranging from 49,000 to 60,000 on average.
- These loans had been increasing up to the year 2010 when they started to fall up to today

Cluster Traits

- Majority have a disbursement amount to outstanding amount ratio of 0.2 and above
- Most of their loans are long term, i.e., 3 months and above.
- Majority of their loans are in huge amounts of above Ksh. 40,000
- Most of their last installment payment were 2,500 and above.
- Majority of their outstanding loans are medium loans ranging from 49,000 to 60,000 on average.
- These loans had been increasing up to the year 2010 when they started to fall up to today