



Client Demographics & Portfolio Overview

Gender

Female

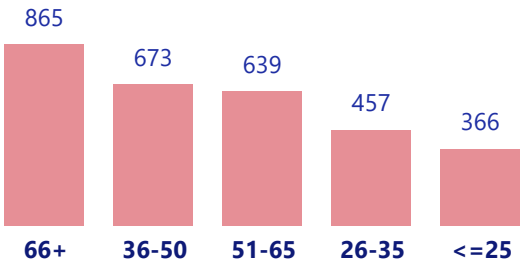
Male

Total Clients	Average Estimated Income	Average Total Savings	Average Bank Deposits	Average Credit Card Balance	% of Clients with Loans
3000	\$171.31K	\$258.44K	\$1,022.54K	\$3.18K	100%

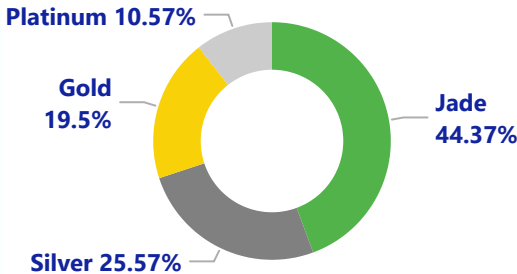
Client Distribution by Continent



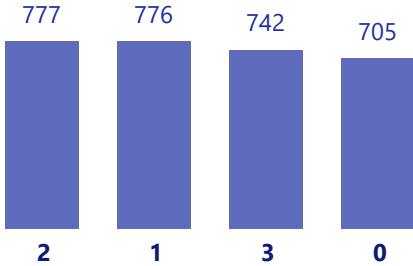
Age Group Distribution



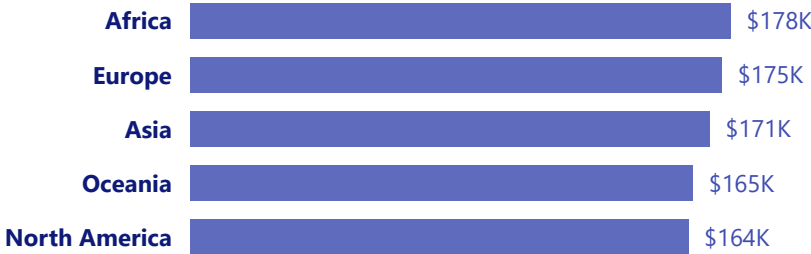
Loyalty Tier Distribution



Total Properties Owned



Top 5 Continents by Average Income



Client Segment Summary

B. relationship	Credit cards	Years_with_bank	Bank_loans
Institutional	733	15.11	495
Retail	948	14.96	660
Private Bank	1969	14.26	1352
Commercial	741	13.85	493

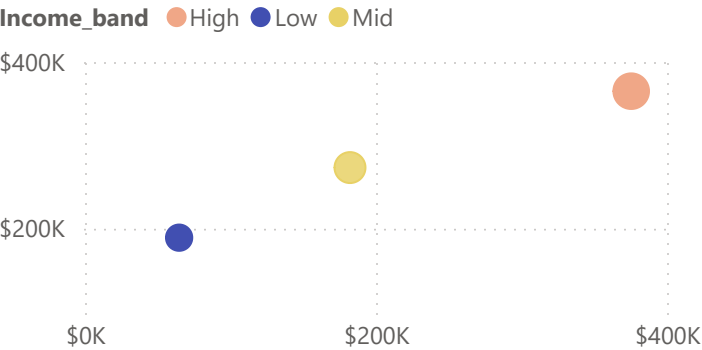


RISK ANALYSIS & CORRELATION

RISK SCORE



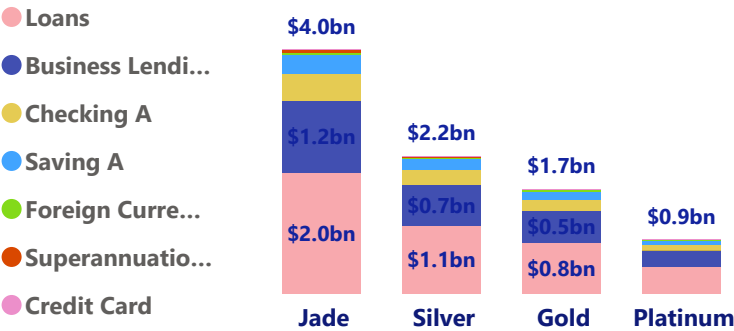
Income Vs. Total Savings



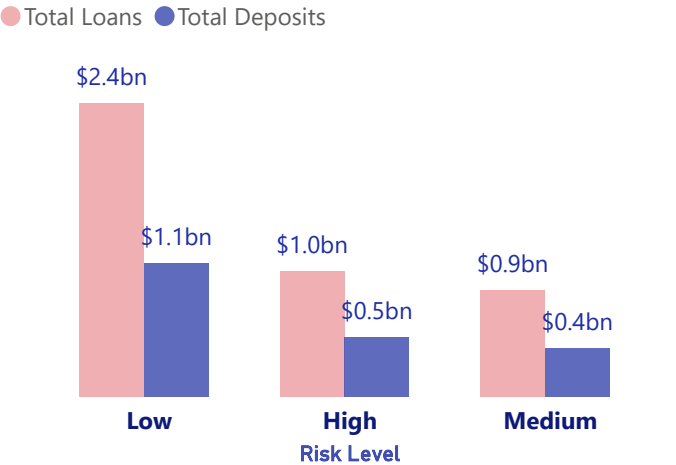
High vs. Low Risk Clients



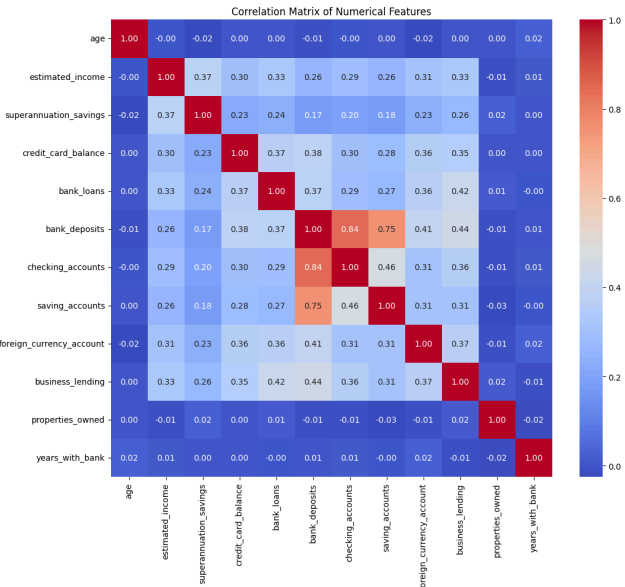
Financial Product Distribution by Loyalty Tier



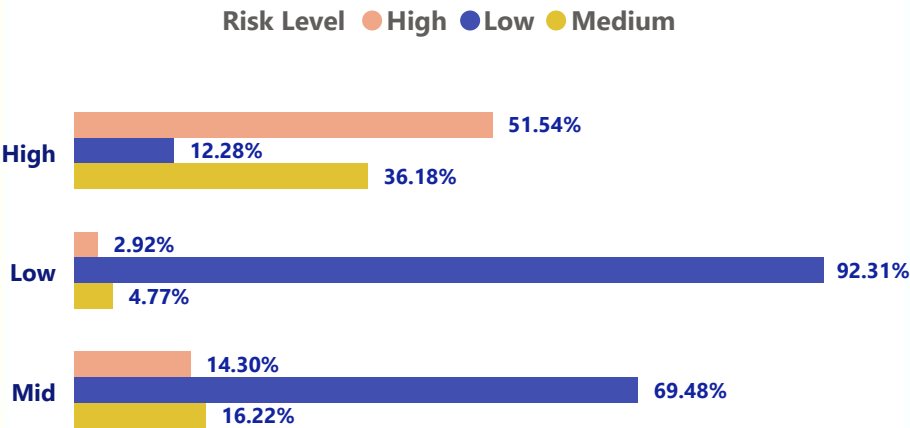
Loan Amount vs. Bank Deposits



Correlation Heatmap



Income Distribution by Client Risk Level





CREDITWORTHINESS EVALUATION

LOYALTY CLASS

Gold

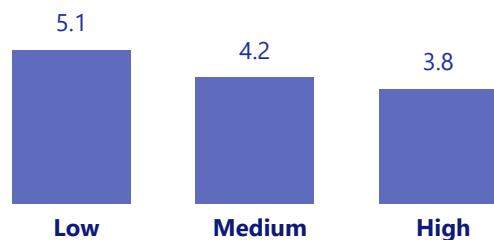
Jade

Platinum

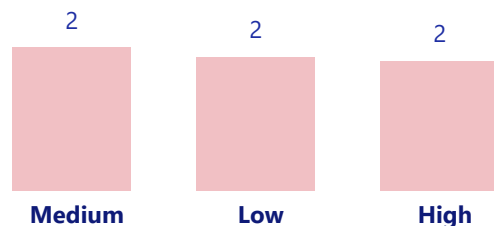
Silver

Key Financial Ratios by Risk Level

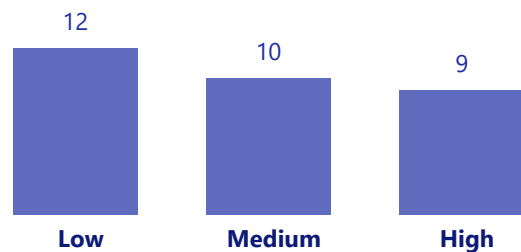
Loan-to-Income Ratio



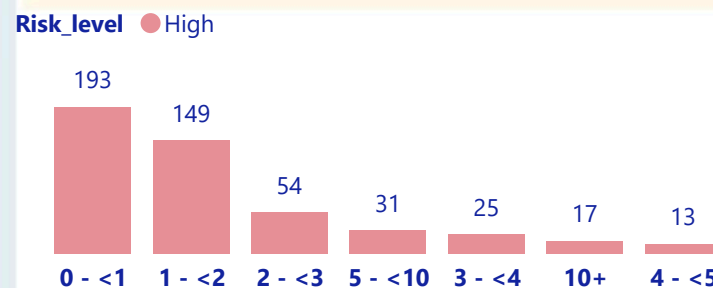
Loan-to-Deposit Ratio



Debt-to-Income-Ratio



Debt-to-Asset-Ratio and High-Risk Clients

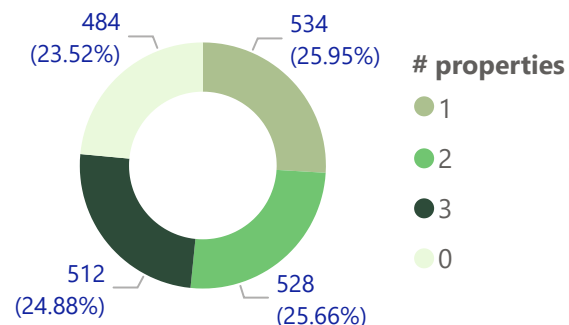


Critical Clients

"Clients with Debt to Asset Ratio ≥ 5 are considered Critical risk."

Client Creditworthiness Profile

Property Owners in Low-Risk



High Debt Exposure

163

Clients HighRisk & HighDebt

1574

Clients LowRisk & Property

1062

Risk Level= Low- Med.
DAR <2.3. LDR <2.
LIR <6. DTI <8.7.
Approved

711

Any Risk Level restricted.
DAR ≥ 10 . LDR ≥ 5 .
LIR ≥ 10 . DTI ≥ 20 .
Rejected

35.4%

Approved

23.7%

Rejected

40.9%

Review Clients

AGE GROUP

≤ 25

26-35

36-50

51-65

66+