

High-Risk Customers %

Avg Missed Payments

16%

2.97

High-Risk Customer Demographics & Behavior

Key Performance Indicator

Total Customers
500

Delinquent Customers
80

Average credit Utilization
49.14%

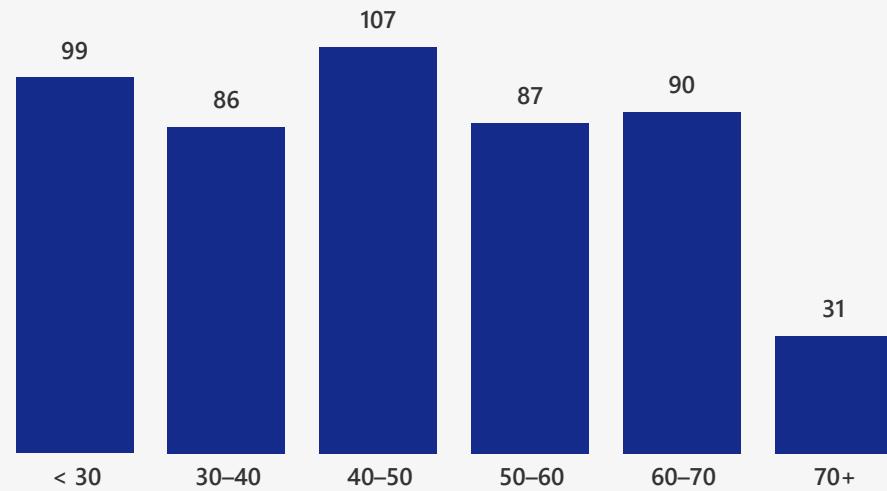
Average Predicted Risk
0.17

Overview

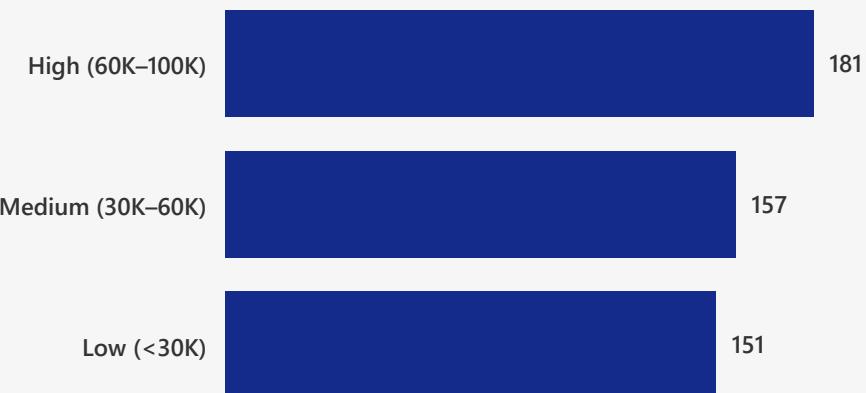
Behavioral Drivers

Risk Segmentation

Customer Distribution Across Age Groups

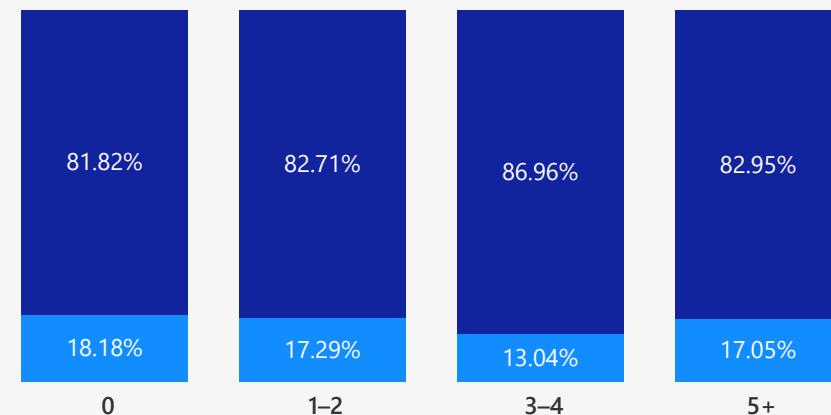


Debt-to-Income Ratio Distribution by Loan Balance



Missed Payments Strongly Drive Delinquency Risk

Delinquency Status ● Delinquent ● Non-Delinquent



Customer Distribution by Employment Status

