

High-Risk Customer Demographics & Behavior

High-Risk Customers %

16%

Avg Missed Payments

2.97

Key Performance Indicator

Total Customers

500

Delinquent Customers

80

Average credit Utilization

49.14%

Average Predicted Risk

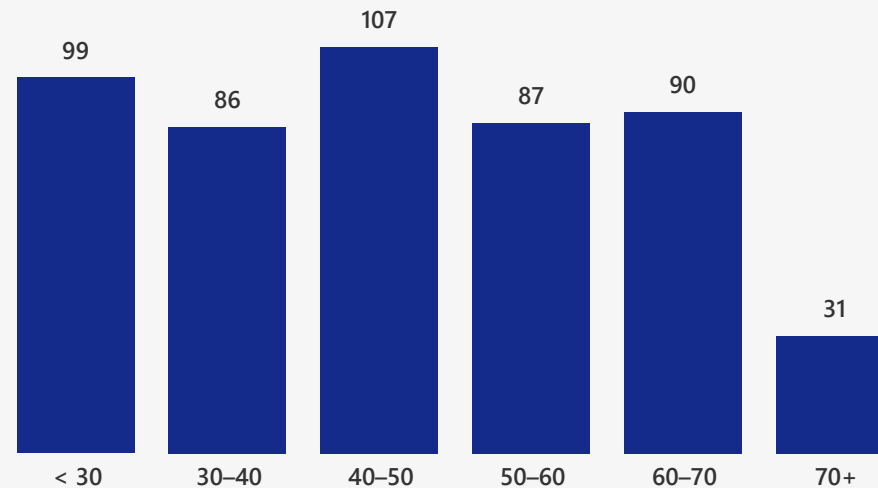
0.17

Overview

Behavioral Drivers

Risk Segmentation

Customer Distribution Across Age Groups

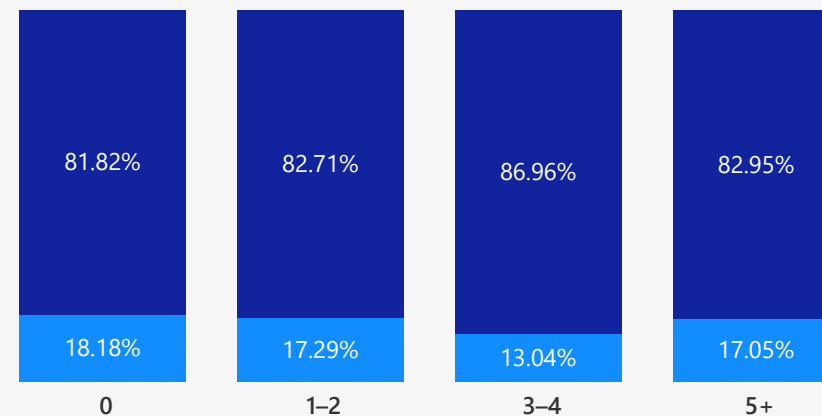


Debt-to-Income Ratio Distribution by Loan Balance



Missed Payments Strongly Drive Delinquency Risk

Delinquency Status ● Delinquent ● Non-Delinquent



Customer Distribution by Employment Status

