

High-Risk Customers %

Avg Missed Payments

# Behavioral & Temporal Risk Drivers

## Key Performance Indicator

Late Payment Records

1005

Missed Payment Records

1008

Late → Missed %

91.36%

On-Time Payment Rate

33%

Overview

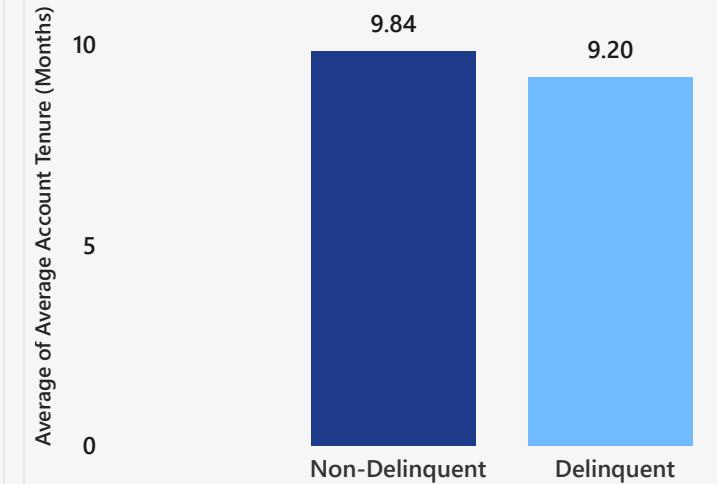
Behavioral Drivers

Risk Segmentation

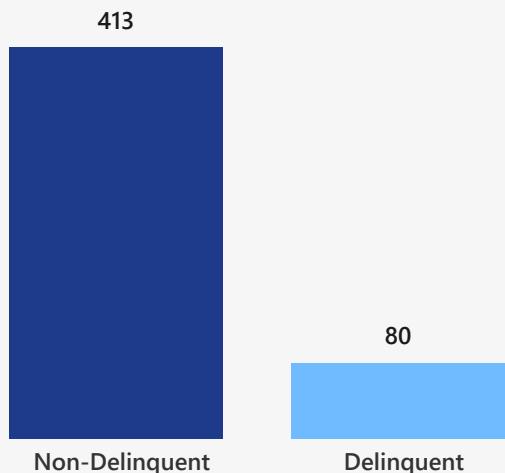
## Monthly Payment Status Distribution Shows Stable Patterns Over Time

Payment_Status	Month_1	Month_2	Month_3	Month_4	Month_5	Month_6
Late	159	173	169	181	151	172
Missed	164	167	162	160	187	168
On-time	177	160	169	159	162	160

## Delinquency Status and Account Tenure



## Credit Utilization Distribution by Delinquency Status



## Monthly Delinquency Rate by Month

Delinquency peaks in Month\_5, aligning with a rise in missed payments

