Delinquency Drivers & Customer Segmentation

High-Risk Customers %
16%

Avg Missed Payments
2.97

Key Performance Indicator

Total Customer
500

Total Loan Balance
145M

Total Deliquent
80

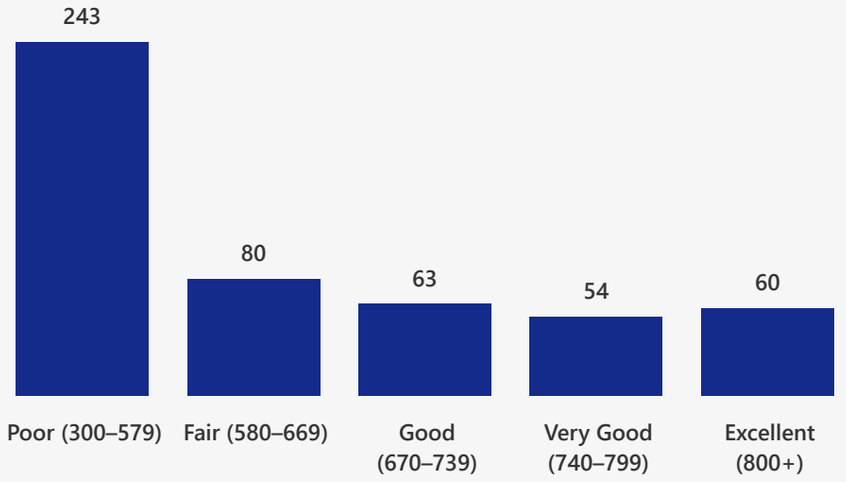
Deliquency Rate
16%

Overview

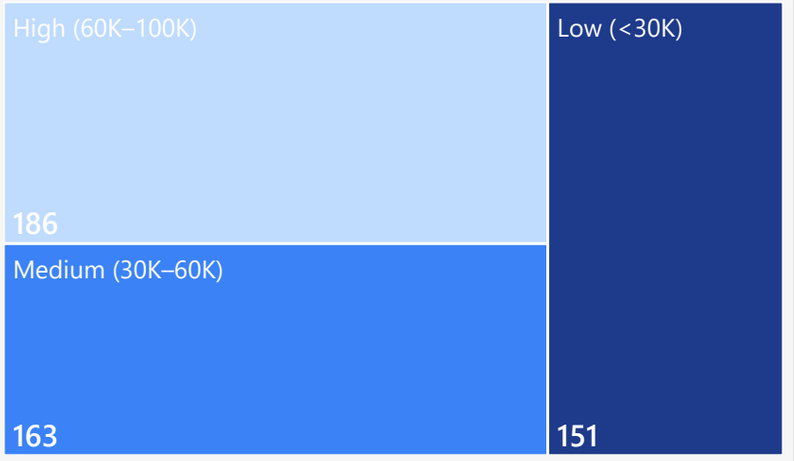
Behavioral Drivers

Risk Segmentation

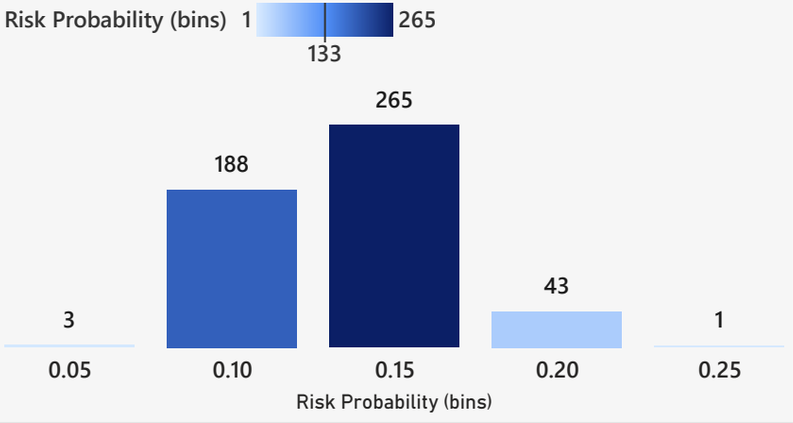
Delinquent Customers by Credit Score Band



High-Risk Customers by Outstanding Loan Balance



High-Risk Customer Details

Customer ID	Delinquency Probability	Credit Score	Loan Balance	Late/Missed Count
CUST0075	0.22	835	96507	1
CUST0078	0.13	577	65548	1
CUST0149	0.21	588	91432	1
CUST0297	0.14	310	79552	1
CUST0324	0.13	471	80430	1
CUST0443	0.13	446	4106	1
CUST0487	0.19	524	53553	1
CUST0009	0.14	405	45776	2
CUST0023	0.15	321	81757	2

Distribution of Customers by Predicted Risk Probability