

Customer Profiling and Loan Eligibility Analysis

Low-Risk Customer Ratio

62.5%

High-Risk Customer Ratio

37.5%

Loan Eligibility Rate

63%

Average DTI Ratio(Eligible Customers)

0.09

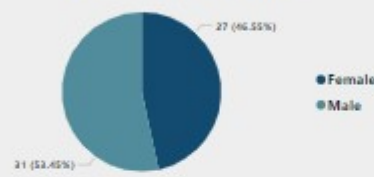
Average DTI Ratio(Customers Not Eligible)

0.53

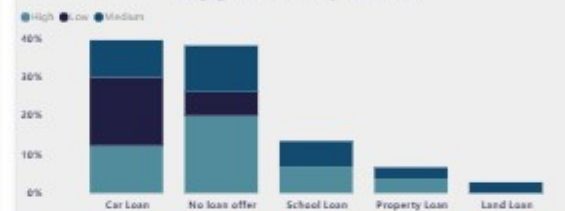
Total Eligible Loan Amount by Class



Loan Eligibility Analysis by Gender



Engagement Score by Loan Class



Age Group

All

Customer Names

All

Loan Eligibility

All

Eligible Customer Average Monthly Income

3.20M

Loan Amount

0.00 37,222,165.97

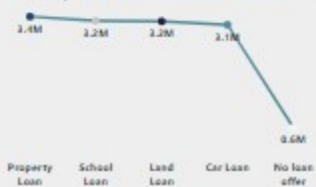
Customer Details and Loan Amount Eligible

Customer Name	Academic Background	Age Group	Monthly Income	Average DTI	Loan Eligibility	Loan Class	Loan Amount Eligible
Etim Umo	Bachelor's	56 - 65	4,726,624.25	0.05	Yes	Property Loan	37,222,165.97
Emeka Ekenyong	High School	46 - 55	4,666,474.76	0.05	Yes	Property Loan	36,748,488.74
Edem Briggs	Master's	Under 25	4,496,969.14	0.06	Yes	Property Loan	35,413,631.98
Emeka Kalio	Doctorate	56 - 65	3,258,448.45	0.08	Yes	Property Loan	25,660,281.54
Obong Ekenyong	Master's	56 - 65	4,959,445.50	0.05	Yes	Land Loan	24,177,296.81
Edem Adebayo	High School	46 - 55	3,010,980.95	0.09	Yes	Property Loan	23,711,474.98
Total			229,331,739.17	26.50			860,526,026.38

Customer Distribution by Age Group and Loan Class



Monthly Income Across Loan Classes



Loan Eligibility Comparison by Age Group

