## Loan Default Risk & Borrower Segmentation Avg Int Rate Avg FICO score Avg loan amt Avg Dti Annual Income FICO Score 12,612 21,036 10,945 17,363 12.705 16.521 13.029 { 687.31 694.95 687.26 18.931 20.476 17.989 77,351 84,973 65,672 To Null 2 3 0 2 0 2 2 2 Cluster Cluster Cluster Cluster Cluster Annual Income To Null Dti **Cluster wise Borrower Distribution Visualization** To Null Avg Loan Amt Avg Annual Income Avg Dti Avg Interest Rate Avg FICO Score Avg. Annual Inc 20K 20K Interest Rate 20 Avg. Loan Amnt Avg. Int Rate To Null Avg. Fico Avg 600 Ę 10 400 10 10K Importance 200 0.00000 0.09798 0 Cluster Cluster Cluster Cluster Cluster **Model-Driven Feature Importance (XGBoost) Cluster Summary** Segment Summary Top Features Per Cluster Feature term 0.02007 int\_rate, fico\_avg, dti purpose\_wedding 0.00000 purpose\_vacation 0.00322 Cluster purpose\_small\_business 0.00857 int\_rate, fico\_avg, dti 2 purpose\_renewable\_ener.. 0.00000 0 2 4 -1 purpose\_other 0.03025 2 3 int\_rate, fico\_avg, dti purpose\_moving 0 00753 0.00 0.05 0.10 0.15 Cluster Cluster Avg. Importance int\_rate, fico\_avg, dti 0

Loan Amt

All values

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