

USA FINANCIAL DATA

Average Annual Income (in \$)

169.35K

Average Monthly Balance (in \$)

408.21

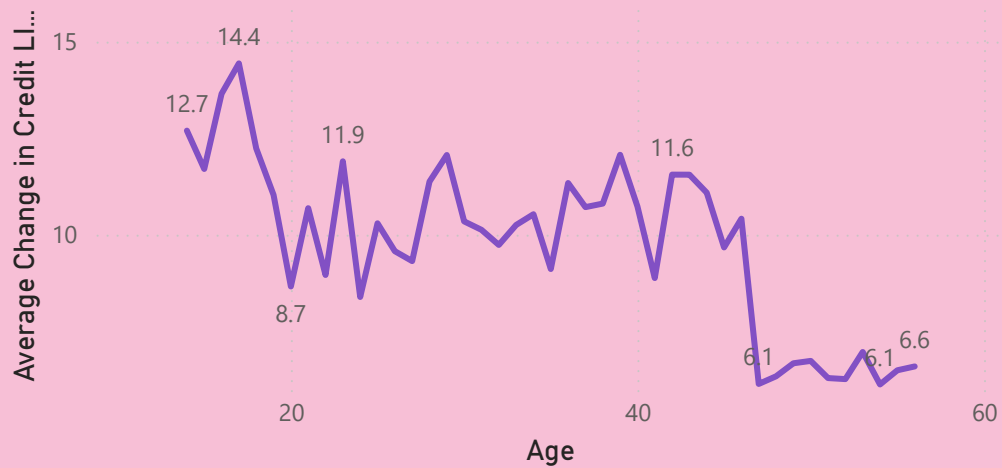
Average Credit Utilization Ratio (%)

32.30

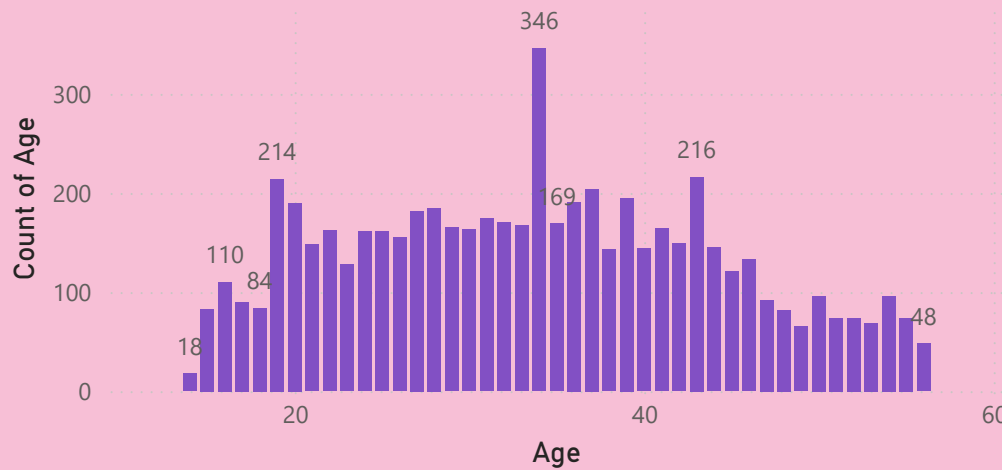
Average No. of Days in Delay payments

21.13

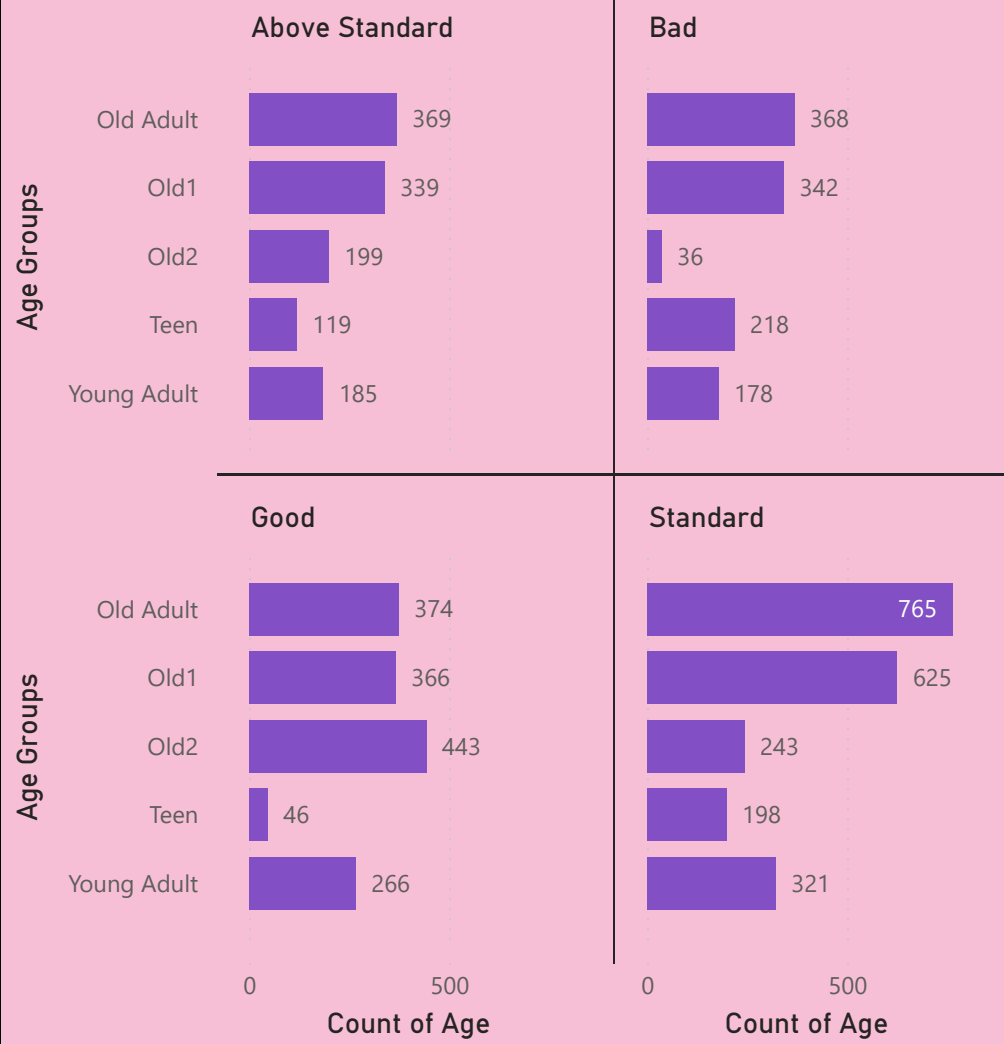
Relation of Age with Changed Credit Limit



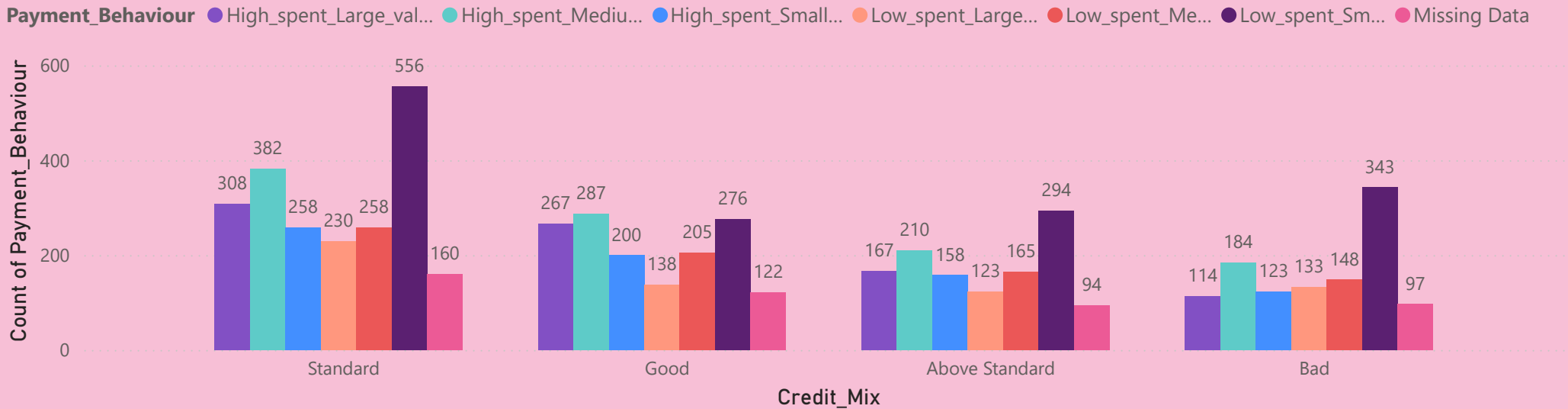
Distribution [Frequency] of Age



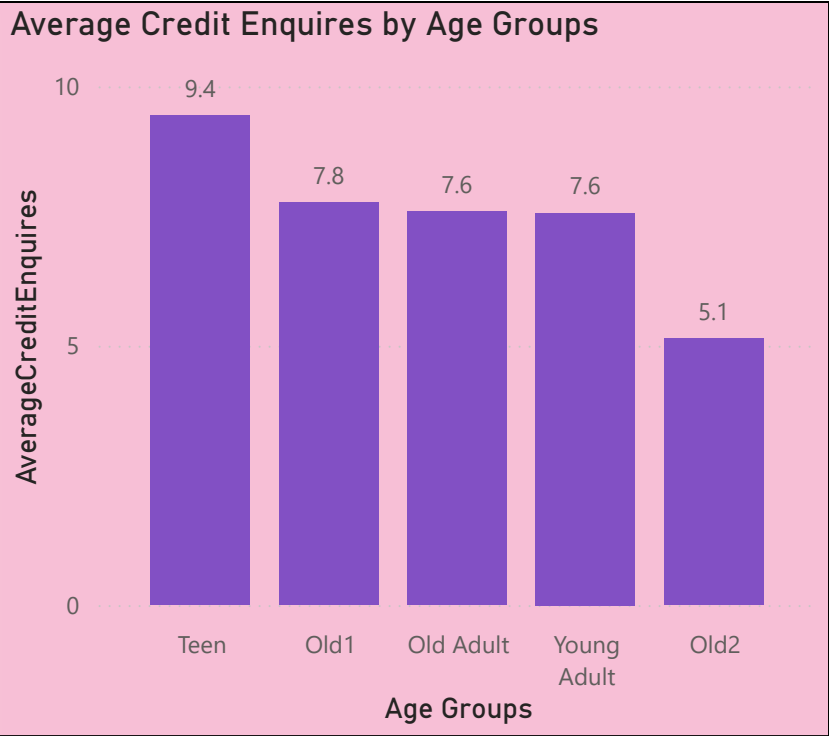
Credit Mix for each Age group



Payment Behaviour as per Credit Mix



| LoanType | Count of CustomerID |
|-------------------------|---------------------|
| Student Loan | 469 |
| Personal Loan | 498 |
| Payday Loan | 502 |
| Not Specified | 449 |
| Mortgage Loan | 449 |
| Home Equity Loan | 462 |
| Debt Consolidation Loan | 445 |
| Credit-Builder Loan | 482 |
| Auto Loan | 417 |
| Total | 1500 |



| LTV Score based Promotionos | |
|-----------------------------|--|
| Age | LTV Score |
| 18 | Any loan at 5% interest rate |
| 20 | Any loan at 5% interest rate |
| 41 | Any loan at 5% interest rate |
| 42 | Any loan at 5% interest rate |
| 45 | Any loan at 5% interest rate |
| 51 | Any loan at 5% interest rate |
| 22 | 30% off on online purchases + home loan at 4% interest |
| 27 | 30% off on online purchases + home loan at 4% interest |
| 29 | 30% off on online purchases + home loan at 4% interest |
| 33 | 30% off on online purchases + home loan at 4% interest |
| 35 | 30% off on online purchases + home loan at 4% interest |
| 47 | 30% off on online purchases + home loan at 4% interest |
| 48 | 30% off on online purchases + home loan at 4% interest |
| 49 | 30% off on online purchases + home loan at 4% |

| Age | AverageCreditEnquires | Potential Customers |
|-------|-----------------------|---------------------|
| 14 | 12.06 | Potential Customer |
| 15 | 10.96 | Potential Customer |
| 16 | 10.37 | Potential Customer |
| 17 | 10.83 | Potential Customer |
| 18 | 10.05 | Potential Customer |
| 23 | 8.57 | Potential Customer |
| 24 | 8.20 | Potential Customer |
| 25 | 8.00 | Potential Customer |
| 27 | 7.81 | Potential Customer |
| 28 | 7.79 | Potential Customer |
| 29 | 8.28 | Potential Customer |
| 30 | 8.21 | Potential Customer |
| 32 | 7.82 | Potential Customer |
| 34 | 7.88 | Potential Customer |
| 37 | 7.75 | Potential Customer |
| 38 | 8.15 | Potential Customer |
| 39 | 7.78 | Potential Customer |
| 40 | 8.24 | Potential Customer |
| 41 | 7.97 | Potential Customer |
| Total | 7.44 | |

