



Credit Risk Analytics Dashboard

Executive

Risk Monitoring

Total Loans

32,581

Total Loa...

312M

Active...

235M

Default

7,108

Default...

21.82%

Loss

77M

Loss_Per...

24.69%

country: All

☐ Canada

☐ UK

☐ USA

loan_term_...

☐ 12

☐ 24

☐ 36

☐ 60

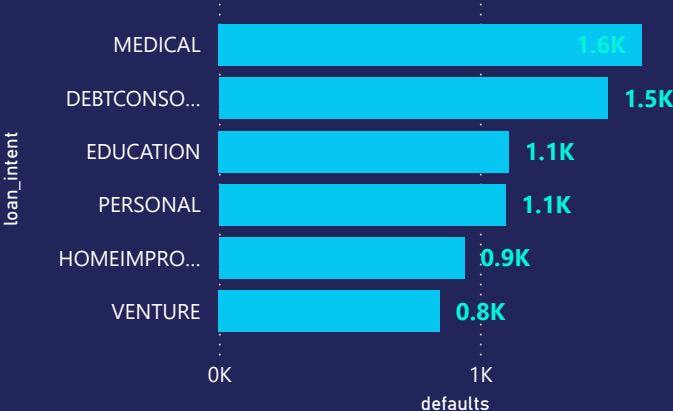
loan_grade

All

Clear all slicers



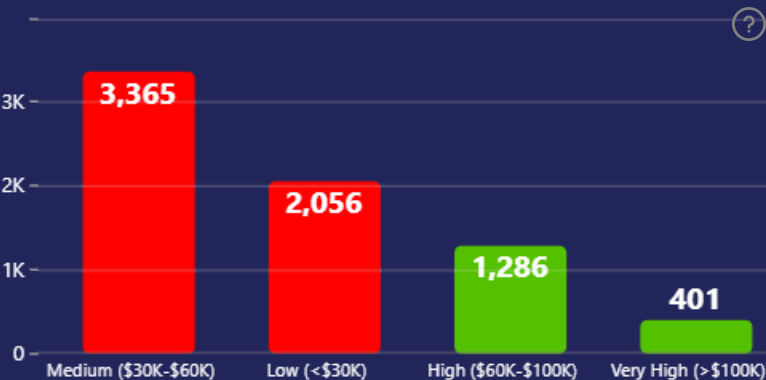
Defaults by Loan Intent



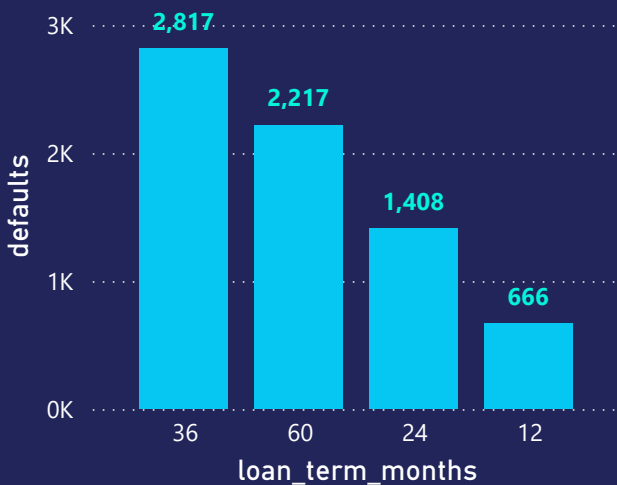
Defaults by Education Level



Defaults by Income Bracket



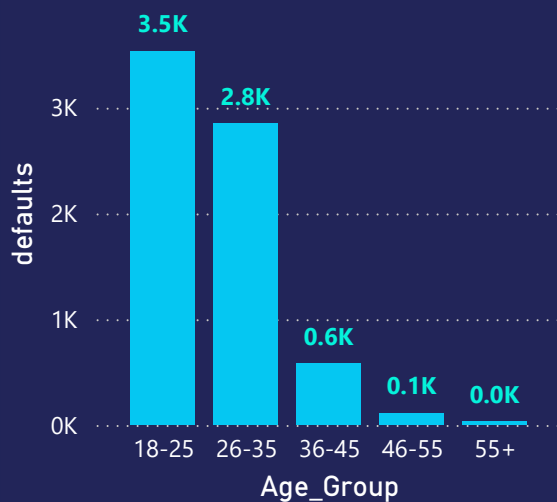
Defaults by Loan duration



Defaults by Locations



Defaults by Age Group





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country: All

☐ Canada

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☐ USA

loan_term_...

☐ 12

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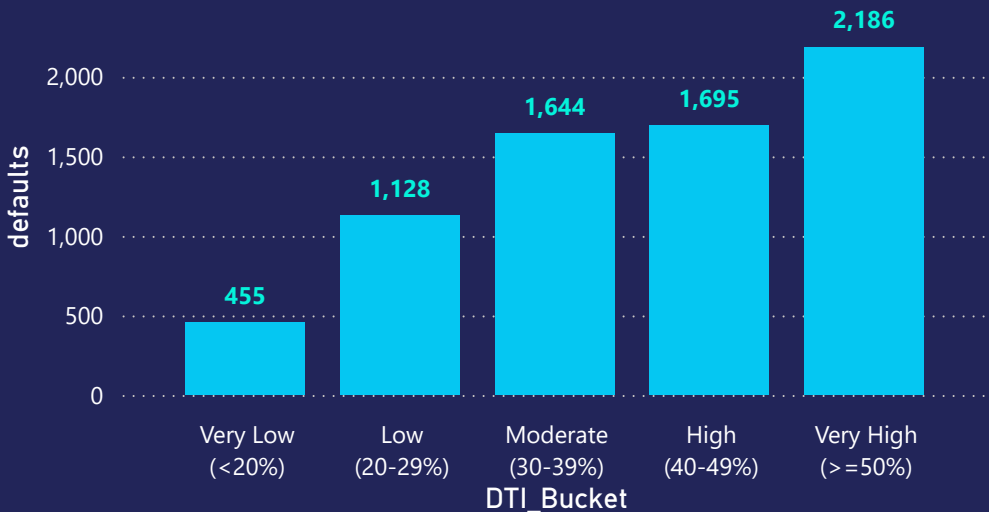
☐ 60

loan_grade

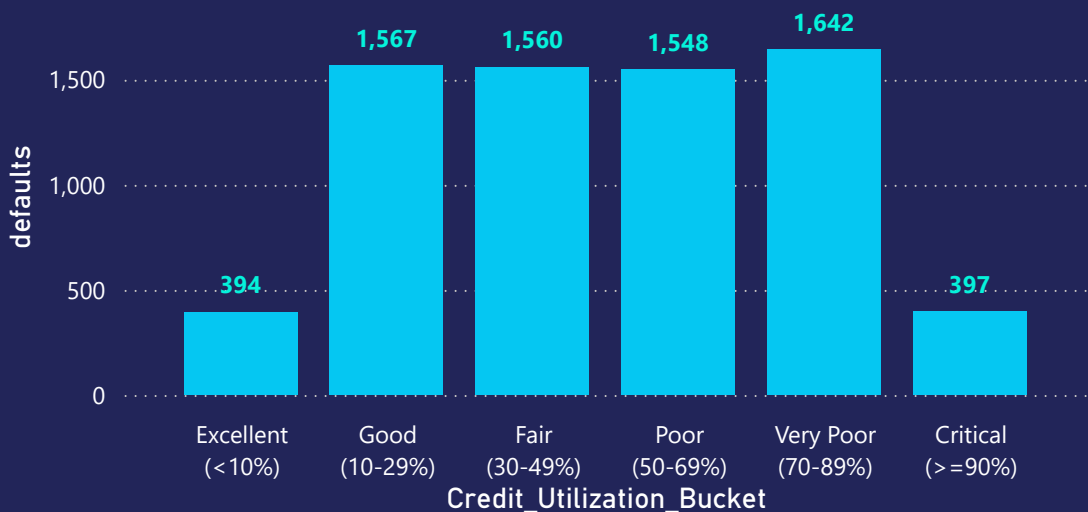
All

Clear all slicers

Default by DTI Bucket



Default by Credit Utilization Bucket



Observation

"DTI Shows Clear Risk Escalation: Defaults increase dramatically from 455 (Very Low DTI) to 2,186 (Very High DTI) - a 4.8x increase, establishing DTI as a strong predictor of default risk.

Credit Utilization Pattern: Moderate utilization segments (10-89%) show consistently high defaults (~1,500-1,600), while both excellent (<10%) and critical (≥90%) segments have significantly lower defaults (~400), suggesting different risk dynamics.

Key Takeaway: DTI demonstrates linear risk progression and should be heavily weighted in risk models, while credit utilization analysis reveals that the majority of loans exceeded the 30% safety threshold. Using the new Credit Risk Model, we can better monitor risk and implement improved credit eligibility criteria."

Monitoring for Ongoing to Credits

client_ID	Loan Intent	Loan Amnt	Other Debt	DTI ratio	Credit Utilization Ratio	Simple_Risk_Score	Risk_Level
CUST_00044	EDUCATION	24,250	30,304	0.18	0.57	41	High Risk
CUST_00056	PERSONAL	10,000	41,379	0.18	0.78	36	High Risk
CUST_00068	HOMEIMPROVEMENT	20,000	31,530	0.20	0.27	45	High Risk
CUST_00081	EDUCATION	18,000	63,732	0.33	0.18	38	High Risk
CUST_00099	MEDICAL	20,000	21,442	0.18	0.27	48	High Risk
CUST_00103	MEDICAL	25,000	68,889	0.40	0.09	37	High Risk
CUST_00113	HOMEIMPROVEMENT	30,000	22,268	0.23	0.23	46	High Risk
CUST_00210	MEDICAL	22,000	44,766	0.35	0.21	41	High Risk
CUST_00248	EDUCATION	18,000	16,602	0.18	0.61	36	High Risk