

# CREDIT RISK & DEFAULT ANALYSIS DASHBOARD

## Key Insights

- Default rate highest in low loan grades
- Renters default more than homeowners
- Default rates vary across loan intent categories, indicating Debt consolidation + medical = high risk intents

person\_home\_ownership

All

loan\_intent

All

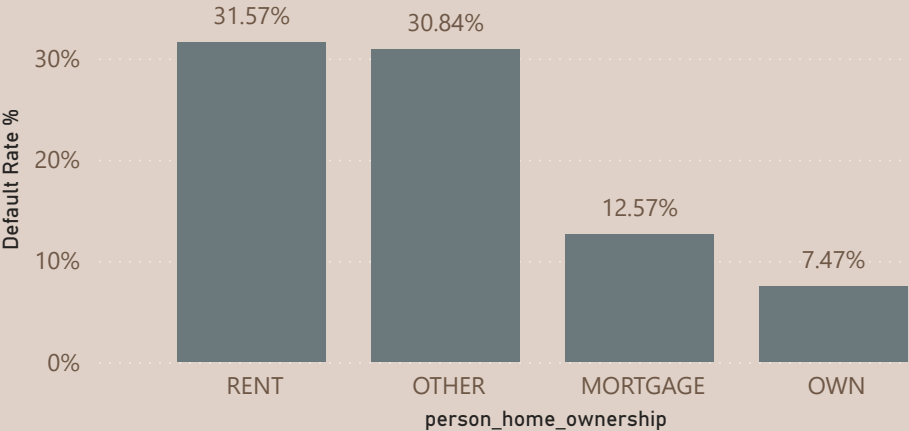
loan\_grade

All

Income\_Band

All

Default Rate by Person Home Ownership



Total Loans

32.581K

Count of loan\_amnt

Default Rate %

21.82%

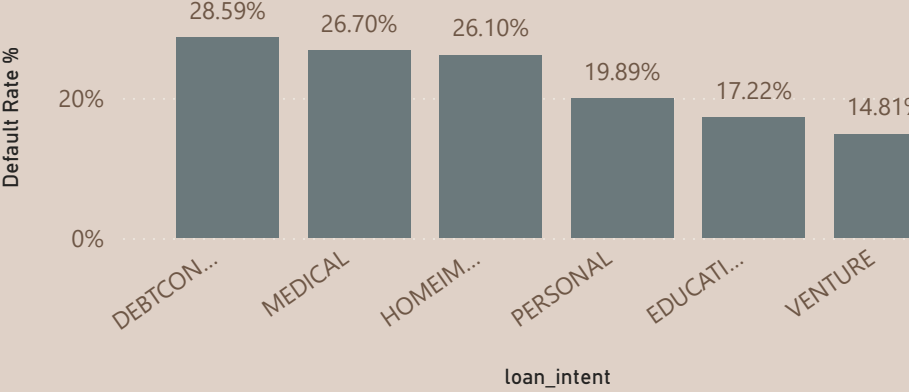
Default Rate %

Total Defaults

7K

Total Defaults

Default Rate by Loan Intent



Default Rate by Loan Grade

