Loan Default & Overview

loan amount by purpose by LoanPurpose


- Home: 6545M
- Business: 6522M
- Education: 6511M
- Auto: 6501M
- Other: 6498M
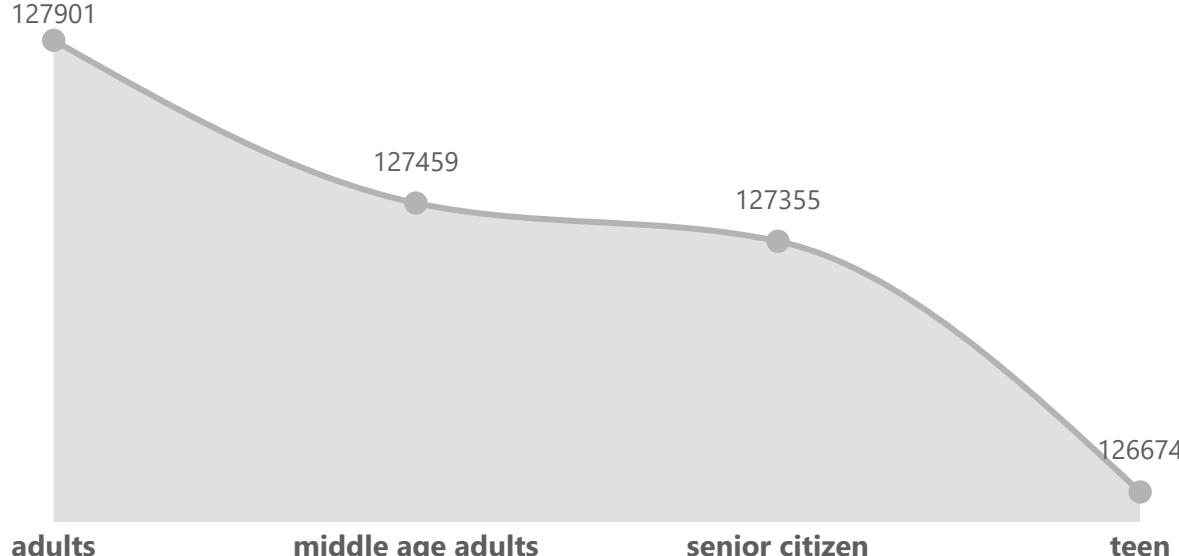
AVG income by employment type

- Full-time: 82890
- Self-employed: 82447
- Part-time: 82389
- Unemployed: 82272
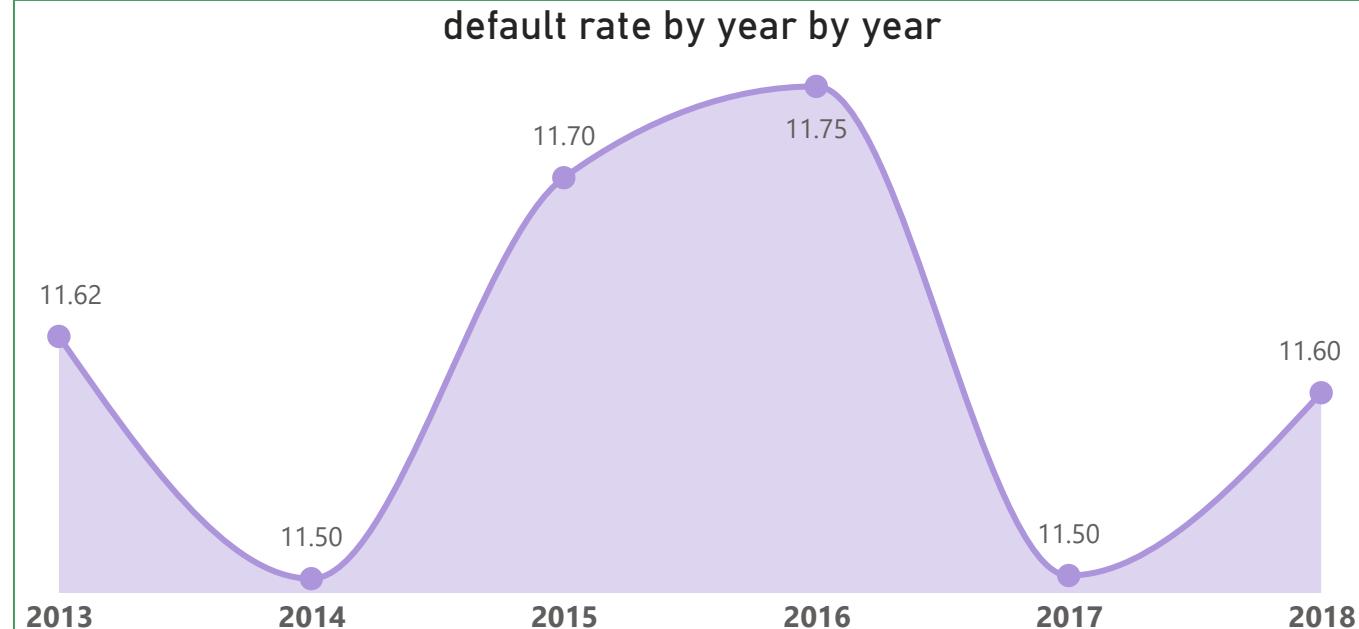
default rate by employment type

- Unemplo...: 3.39
- Part-time: 3.01
- Self-employed: 2.86
- Full-time: 2.36

AVG loan by Age group by Age groups

- adults: 127901
- middle age adults: 127459
- senior citizen: 127355
- teen: 126674
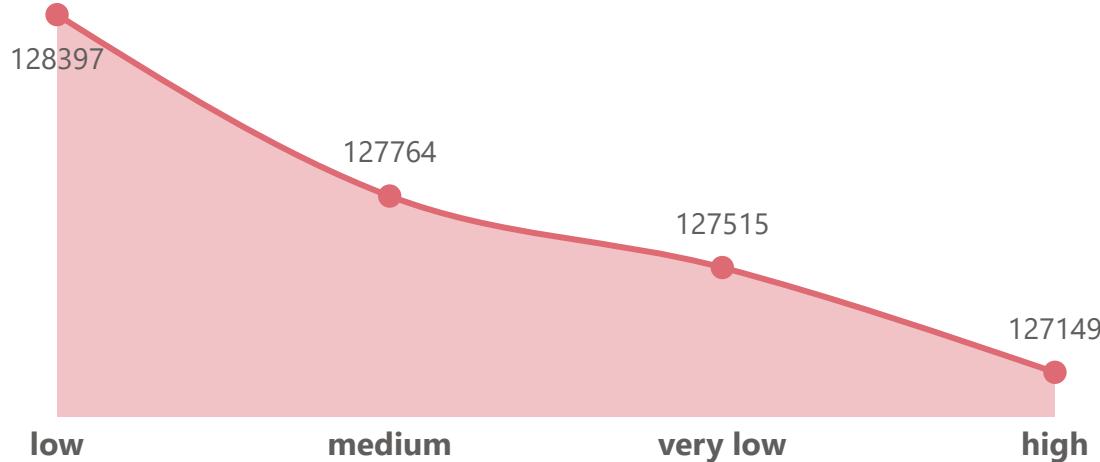
default rate by year by year

- 2013: 11.62
- 2014: 11.50
- 2015: 11.70
- 2016: 11.75
- 2017: 11.50
- 2018: 11.60
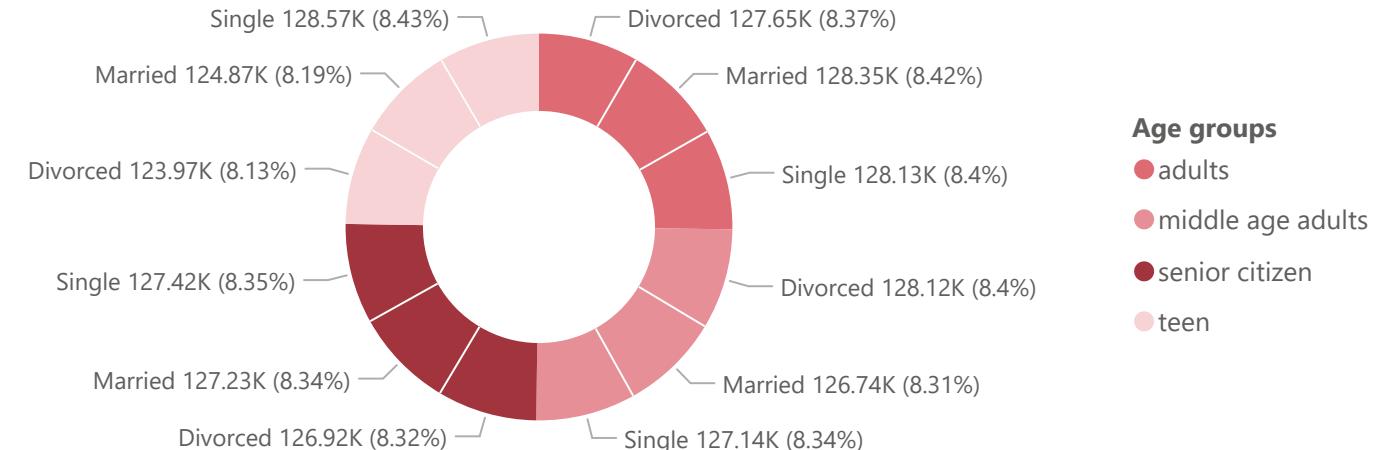
Applicant Demographics & Financial Profile
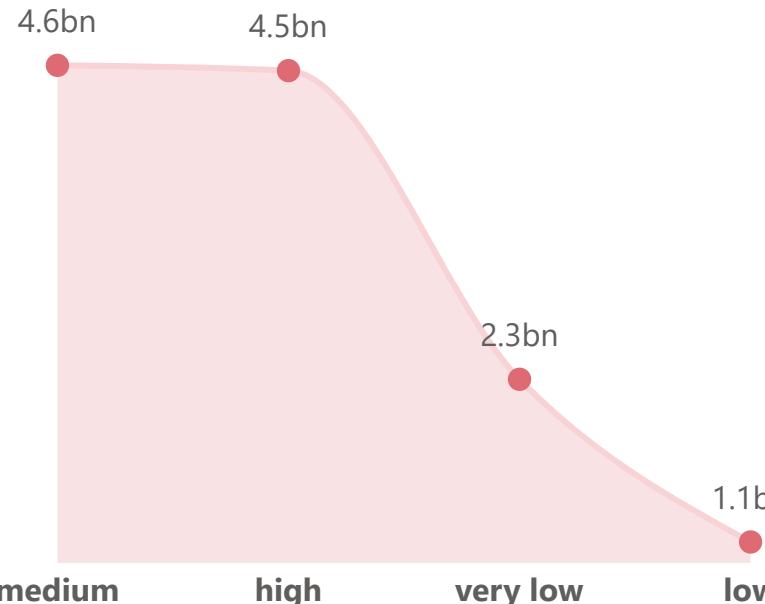
Median by Credit Score bins by Credit Score Bins

- low: 128397
- medium: 127764
- very low: 127515
- high: 127149
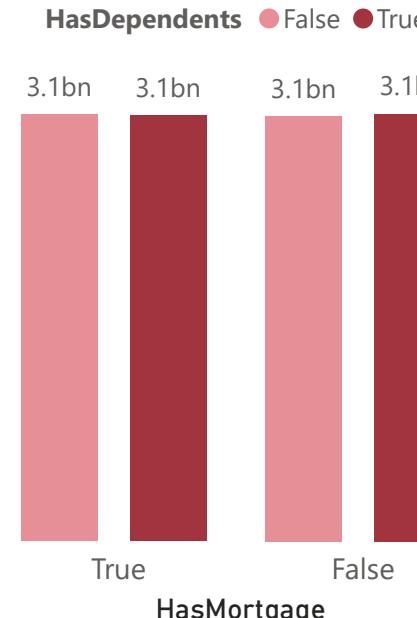
AVG loan amount by Age groups and MaritalStatus

- Single 128.57K (8.43%)
- Married 124.87K (8.19%)
- Divorced 123.97K (8.13%)
- Single 127.42K (8.35%)
- Married 127.23K (8.34%)
- Divorced 126.92K (8.32%)
- Single 127.14K (8.34%)
- Married 126.74K (8.31%)
- Divorced 128.12K (8.4%)
- Single 128.13K (8.4%)
- Married 128.35K (8.42%)
- Divorced 127.65K (8.37%)

Age groups
- adults
- middle age adults
- senior citizen
- teen
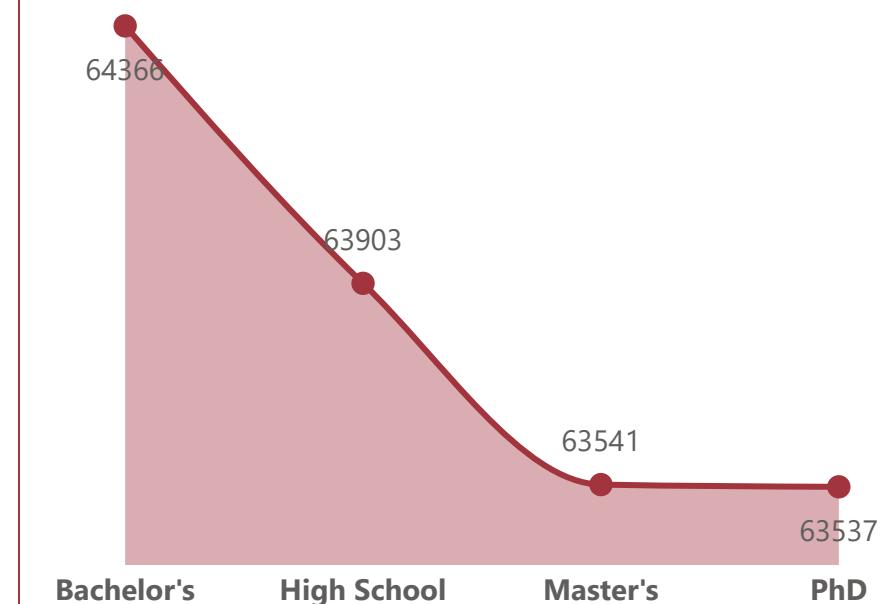
Total loan(credit bins) by Credit Score Bins

- medium: 4.6bn
- high: 4.5bn
- very low: 2.3bn
- low: 1.1bn

total loanby HasMortgage and HasDependents

HasDependents False True

- True — 3.1bn (False), 3.1bn (True)
- False — 3.1bn (False), 3.1bn (True)

HasMortgage
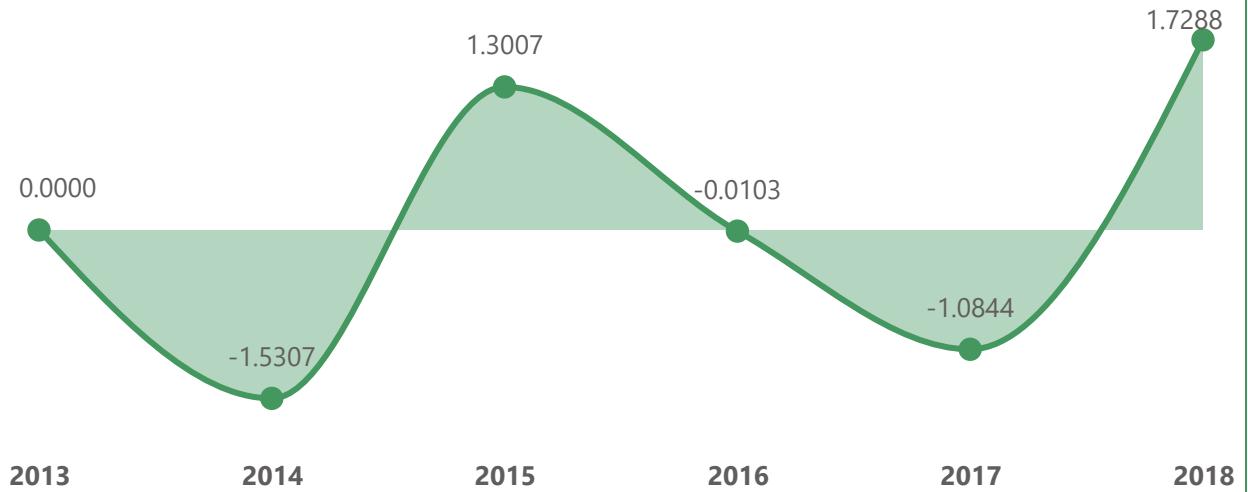
loans by education type by Education

- Bachelor's: 64366
- High School: 63903
- Master's: 63541
- PhD: 63537
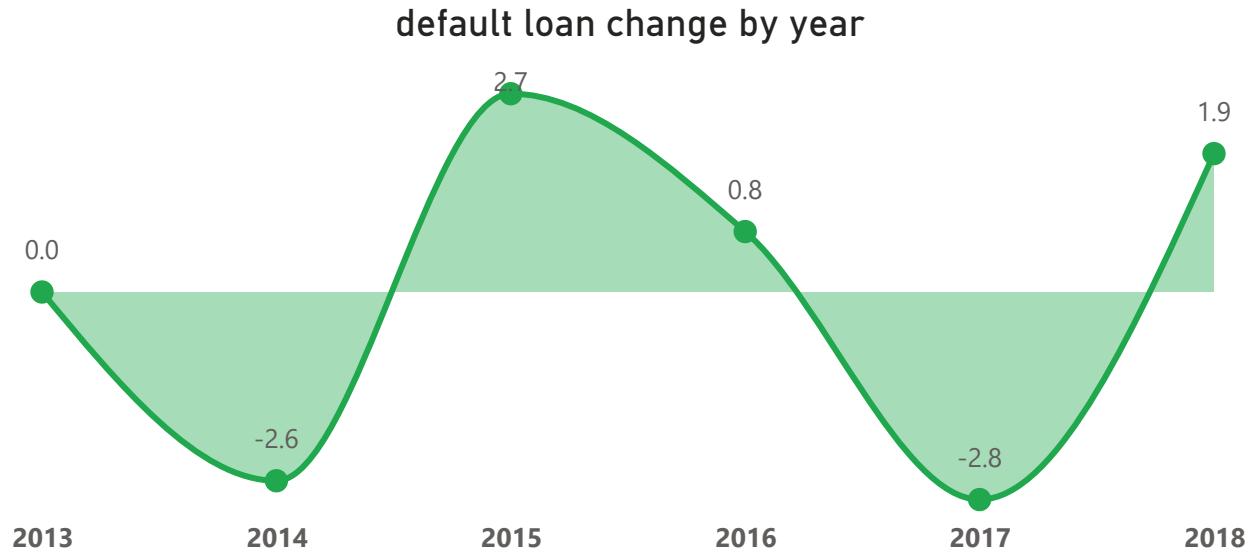
Financial Risk Matrics

loan amt change by year

| 2013 | 2014 | 2015 | 2016 | 2017 | 2018 |

- 0.0000
- -1.5307
- 1.3007
- -0.0103
- -1.0844
- 1.7288
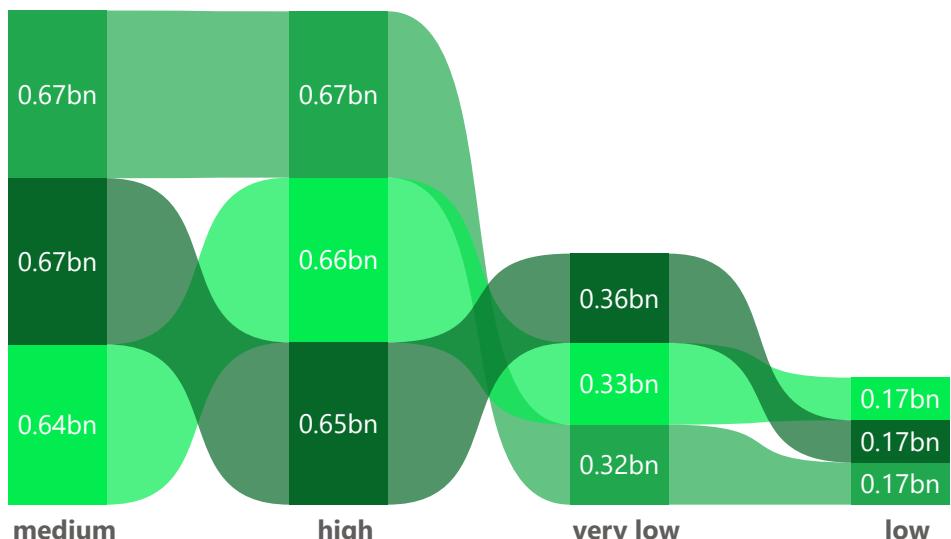
default loan change by year

| 2013 | 2014 | 2015 | 2016 | 2017 | 2018 |

- 0.0
- -2.6
- 2.7
- 0.8
- -2.8
- 1.9

YTD loan amount by Credit Score Bins and MaritalStatus

MaritalStatus ● Divorced ● Married ● Single

	medium	high	very low	low
Divorced	0.67bn	0.67bn	0.36bn	0.17bn
Married	0.67bn	0.66bn	0.33bn	0.17bn
Single	0.64bn	0.65bn	0.32bn	0.17bn

🔒 Income bracket   🔒 EmploymentTy…

high income

Sum of LoanAmount
33bn

high income
22bn

medium income
7bn

low income
4bn

Full-time
5bn

Part-time
5bn

Self-employed
5bn