

CREDIT RISK ANALYSIS DASHBOARD



Loan Portfolio Overview



Total Loan Amount

\$312.32M

Total Customers

33K

Default Rate

21.82%

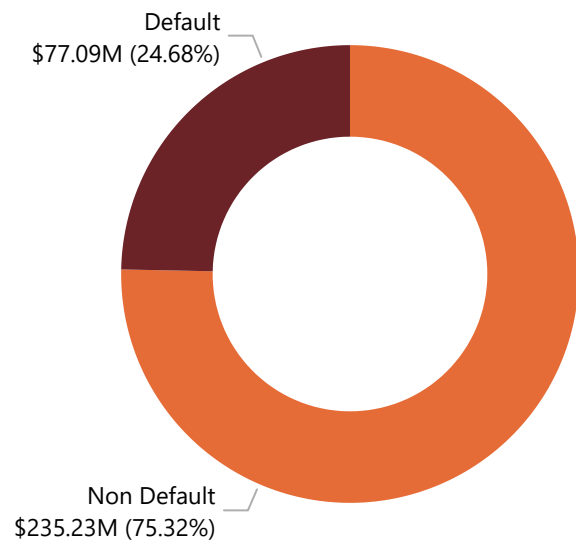
Avg Loan Int Rate

11.01

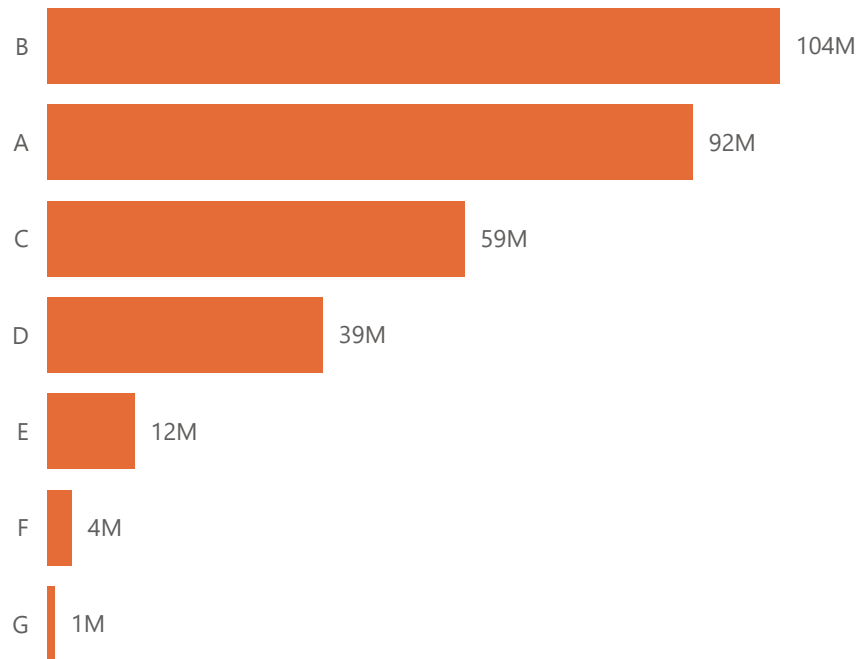
Average DTI Ratio

34.52%

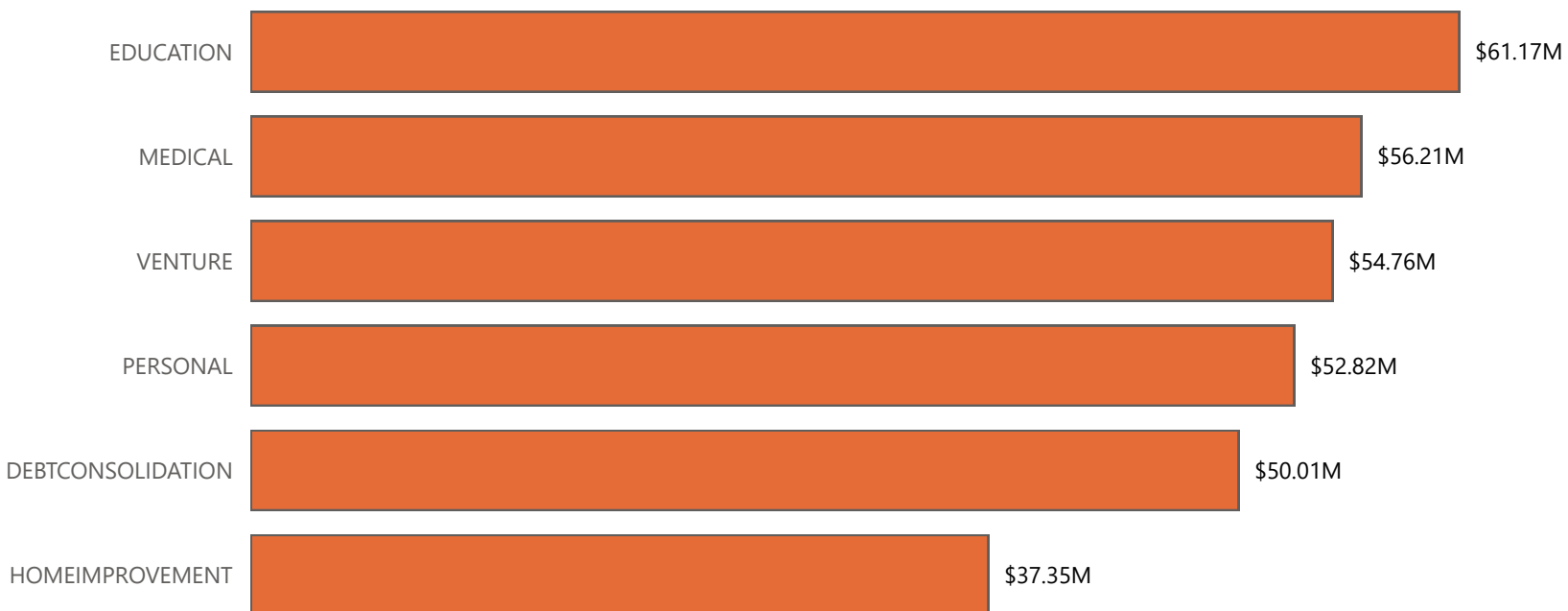
Default VS Non Default - Share of total loan



The Risk of Age: Loan Amount Across Loan Grades



The Home Factor In Loan intent



Global Distrubution of Loan Amount



CREDIT RISK ANALYSIS DASHBOARD



Risk And Customer Insights



High DTI Customers

9983

Avg Credit Tenure

5.80

Past Delinquency Rate

39.53%

Avg Customer Age

27.72

Total Customer Income

\$2.15bn

Avg Employee Length

4.79

Slicer For Donut Chart

Gender

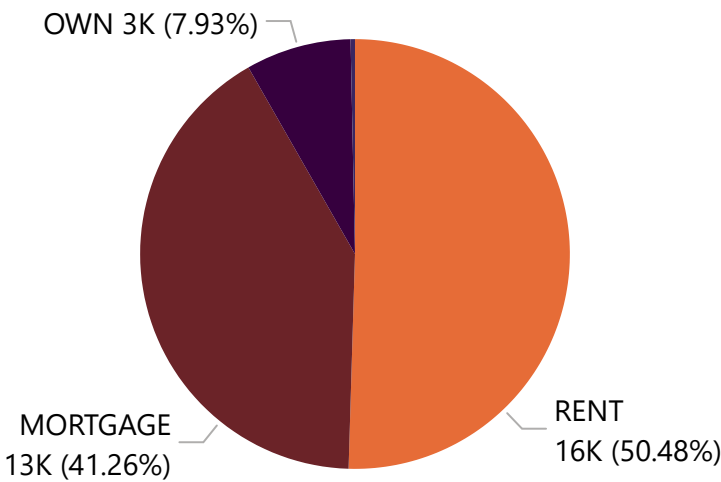
Home Ownership

Employment Type

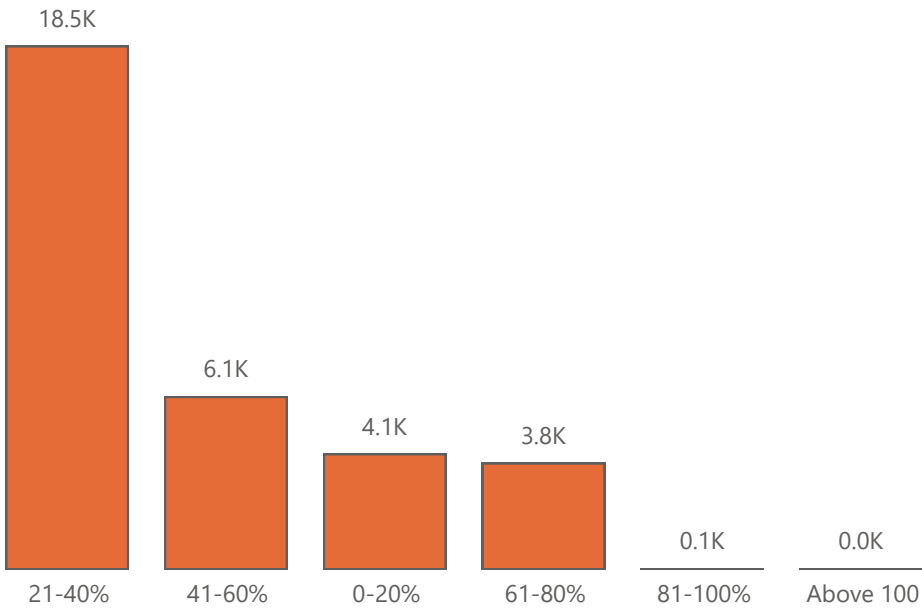
Education Level

Marital Status

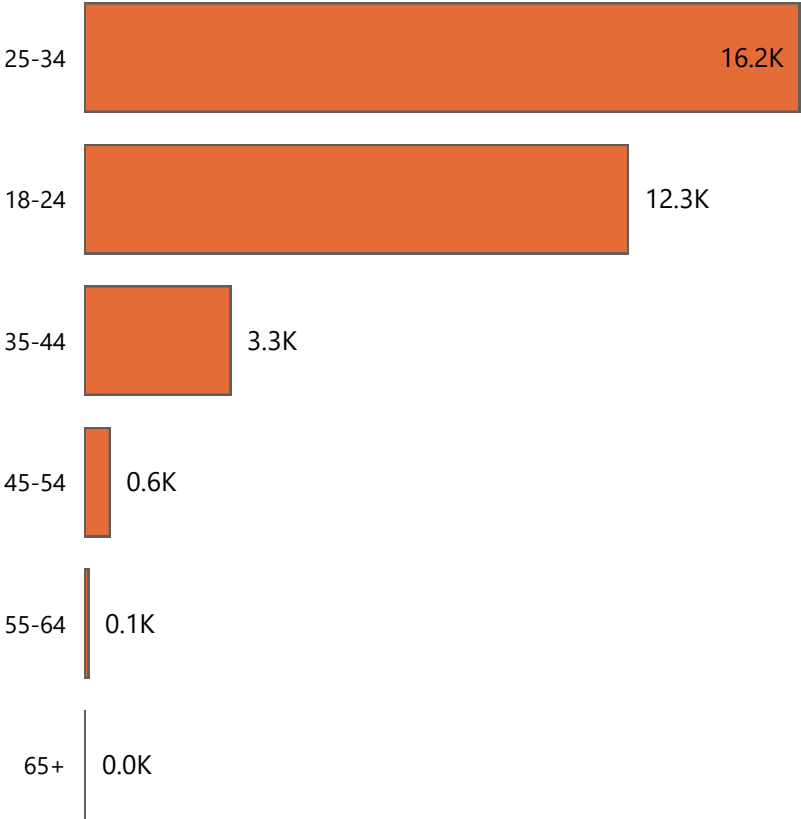
Total Customers by Home Ownership



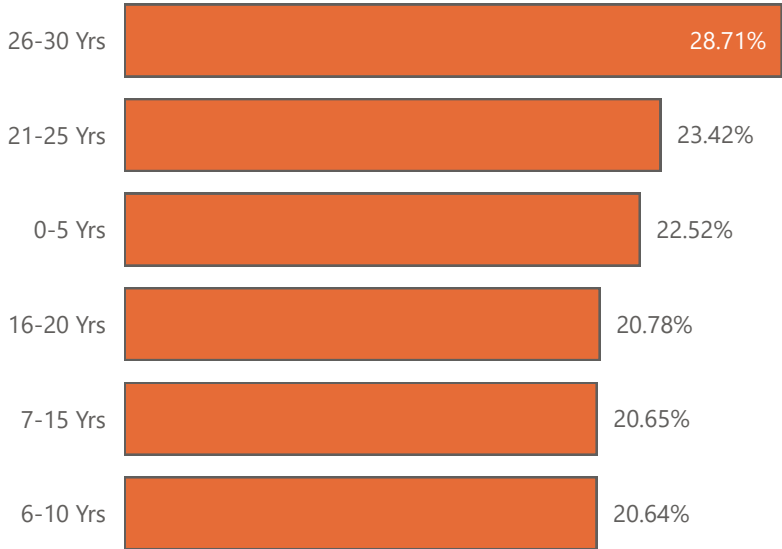
Loan Volume by DTI Bucket



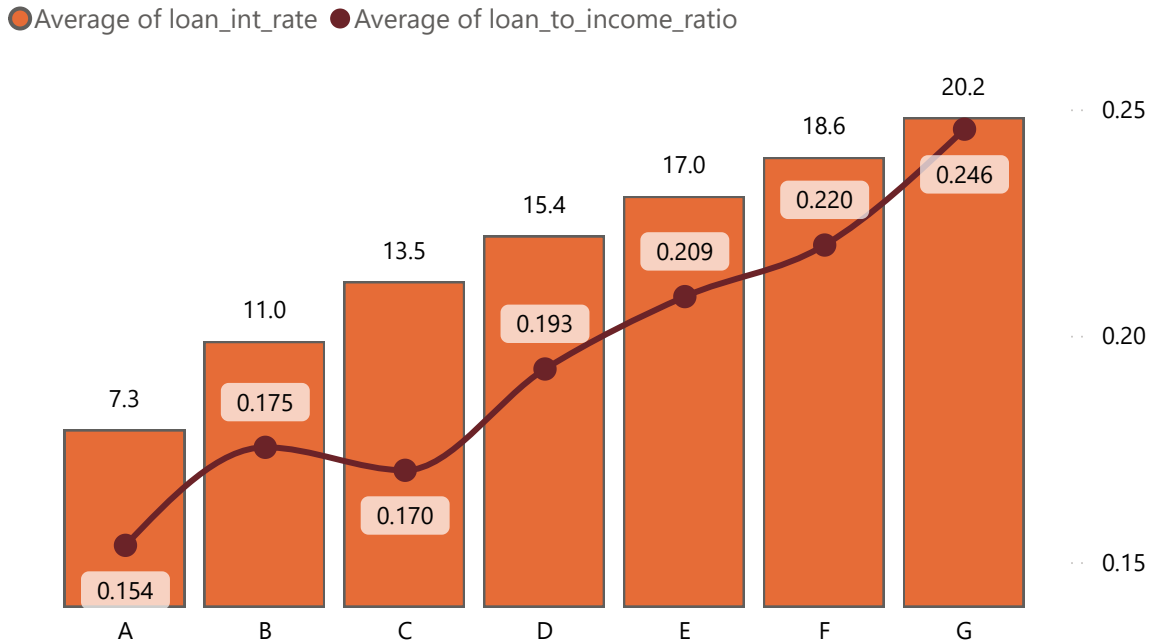
Age Profile Of Loan Applicants



Credit Tenure VS Default Rate



Average of loan_int_rate and Average of loan_to_income_ratio by loan_grade



DTI Risk Order

Client ID	Total Income	Total Loan Amount	Loan Status	Average DTI Ratio
CUST_00578	\$26,000.00	\$20,050.00	Default	105.39%
CUST_23728	\$12,000.00	\$9,325.00	Default	103.36%
CUST_00641	\$20,000.00	\$16,600.00	Non Default	100.66%
CUST_02453	\$32,004.00	\$22,750.00	Non Default	100.17%
CUST_18673	\$24,000.00	\$16,750.00	Default	99.78%
CUST_27879	\$10,080.00	\$7,200.00	Default	96.61%
CUST_18204	\$32,004.00	\$24,250.00	Default	96.55%
CUST_15922	\$30,000.00	\$19,750.00	Default	94.99%
CUST_17939	\$12,000.00	\$8,125.00	Default	93.73%
CUST_01774	\$29,000.00	\$20,000.00	Non Default	93.60%
CUST_00005	\$54,400.00	\$35,000.00	Default	93.06%
CUST_18083	\$14,400.00	\$9,250.00	Default	92.86%
CUST_07221	\$46,000.00	\$29,100.00	Default	92.70%
CUST_15623	\$19,008.00	\$12,000.00	Default	92.49%
CUST_00963	\$27,000.00	\$18,000.00	Default	92.09%
CUST_10008	\$13,000.00	\$9,250.00	Default	92.05%
CUST_00037	\$48,000.00	\$30,000.00	Default	90.69%
CUST_03488	\$16,800.00	\$10,625.00	Default	90.28%
CUST_29273	\$38,400.00	\$23,500.00	Default	90.01%
CUST_06759	\$10,000.00	\$7,000.00	Default	89.83%