

# CREDIT RISK ANALYSIS DASHBOARD



## Loan Portfolio Overview



Total Loan Amount

**\$312.32M**

Total Customers

**33K**

Default Rate

**21.82%**

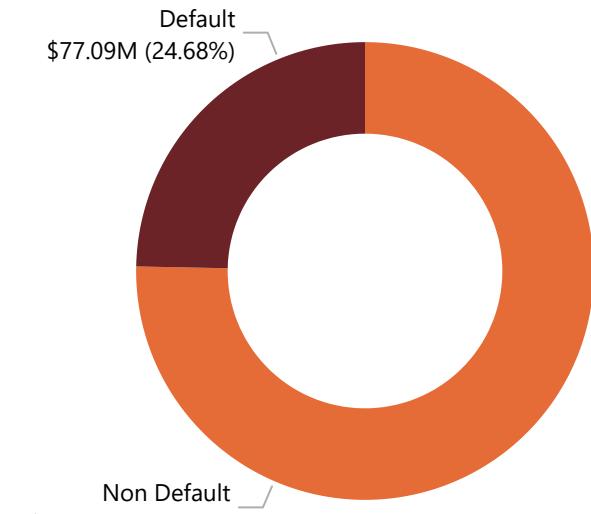
Avg Loan Int Rate

**11.01**

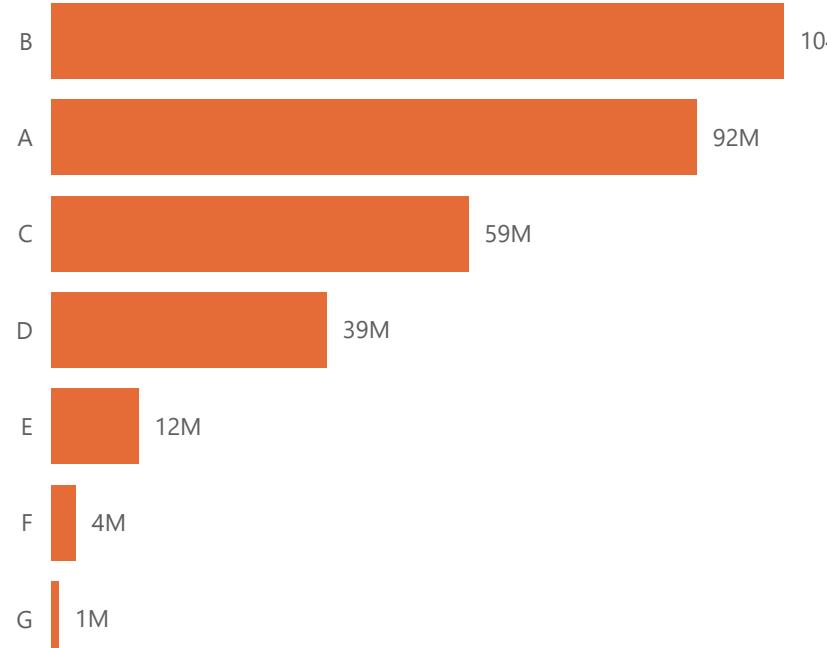
Average DTI Ratio

**34.52%**

## Default VS Non Default - Share of total loan



## The Risk of Age: Loan Amount Across Loan Grades



## Global Distribution of Loan Amount



## The Home Factor In Loan intent



# 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

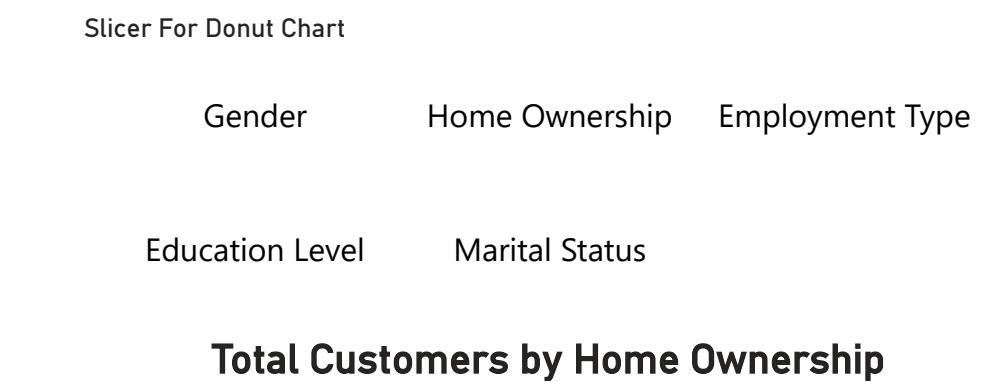
**27.72**

Total Customer Income

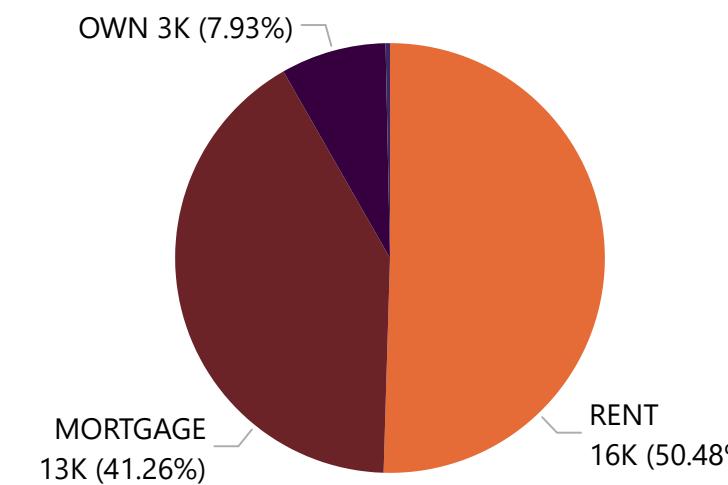
**\$2.15bn**

Avg Employee Length

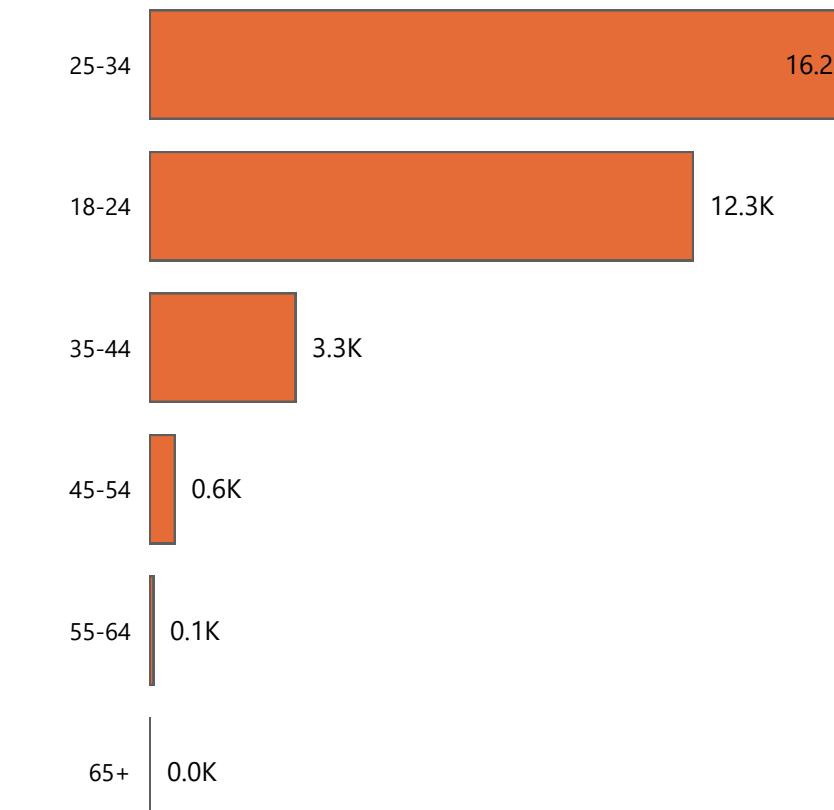
**4.79**



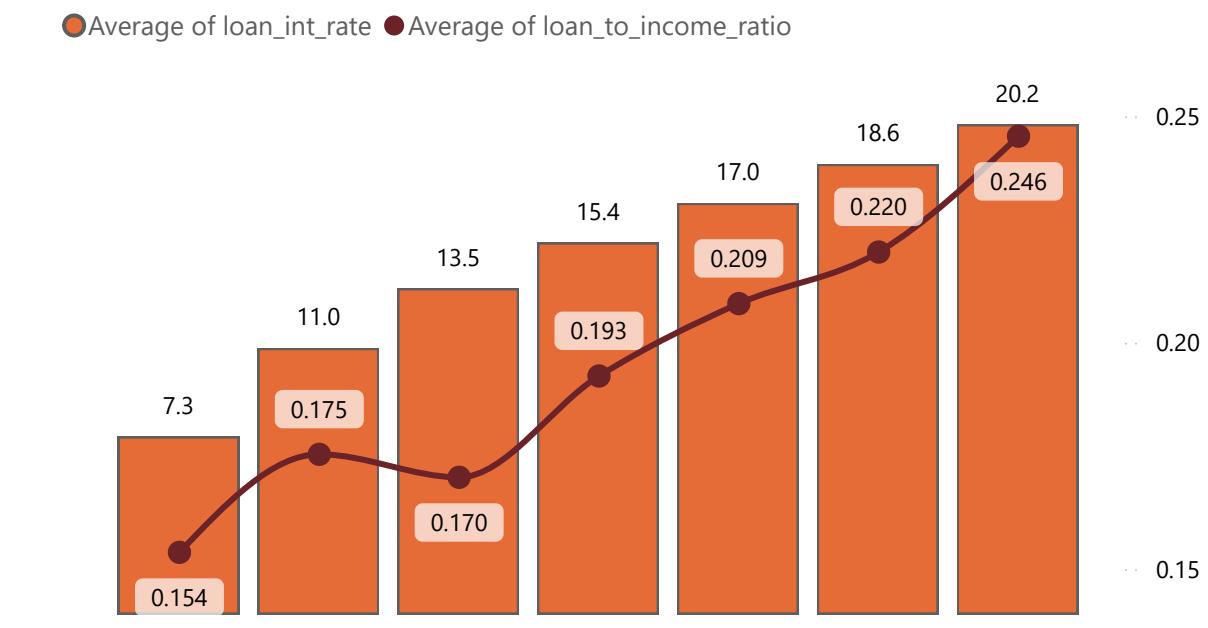
**Total Customers by Home Ownership**



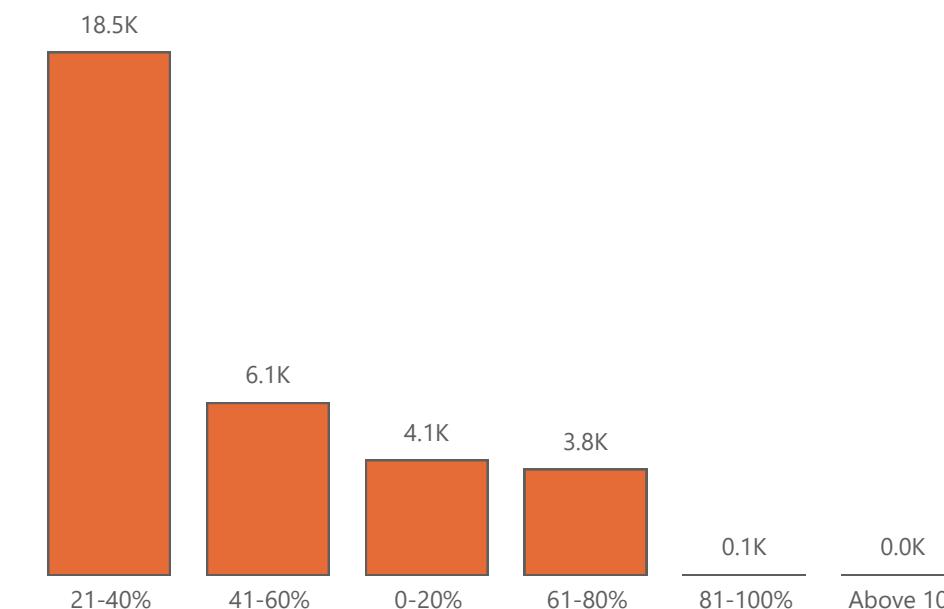
**Age Profile Of Loan Applicants**



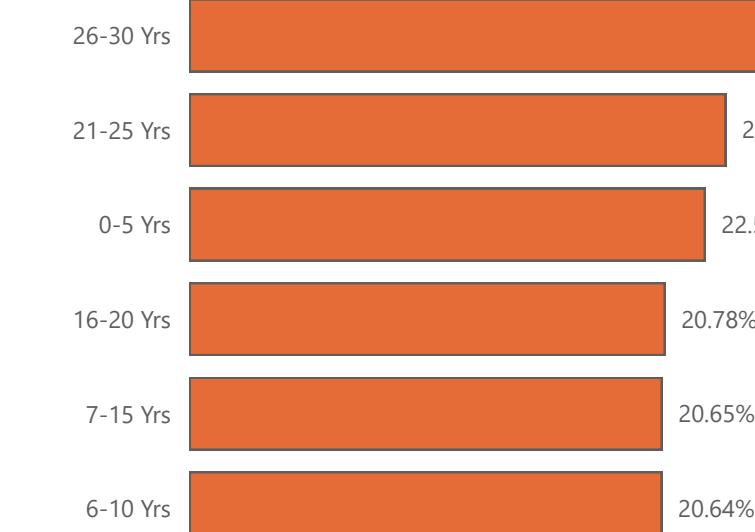
**Average of loan\_int\_rate and Average of loan\_to\_income\_ratio by loan\_grade**



**Loan Volume by DTI Bucket**



**Credit Tenure VS Default Rate**



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%