

CREDIT RISK SCORE ANALYSIS

0.51

Avg Credit Risk Score

\$113K

Avg Income

1K

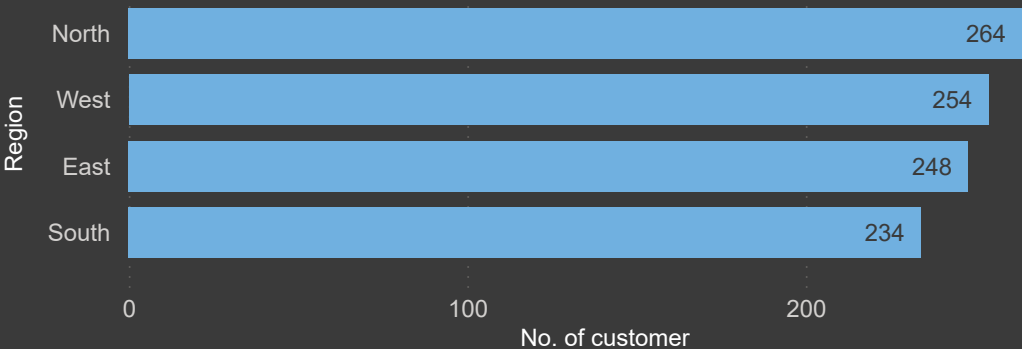
Total customers



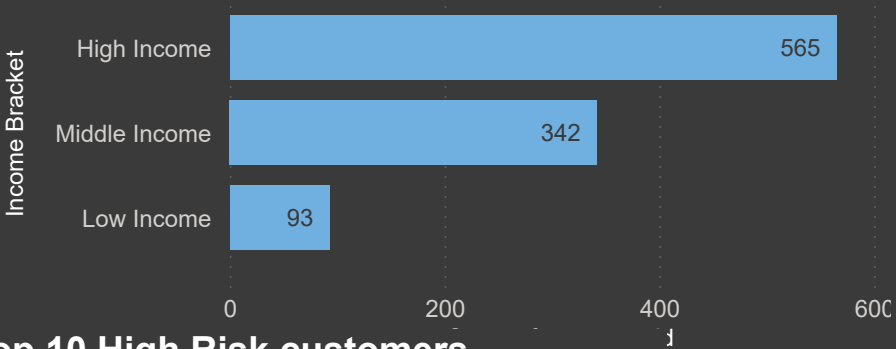
58.60%

High Risk %

Risk Exposure By Region



Customer count by Income Bracket



Income Bracket

All

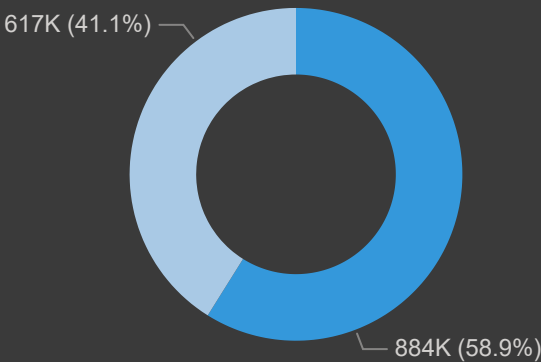
employment_type

All

region

All

Credit Risk Distribution



Risk Category

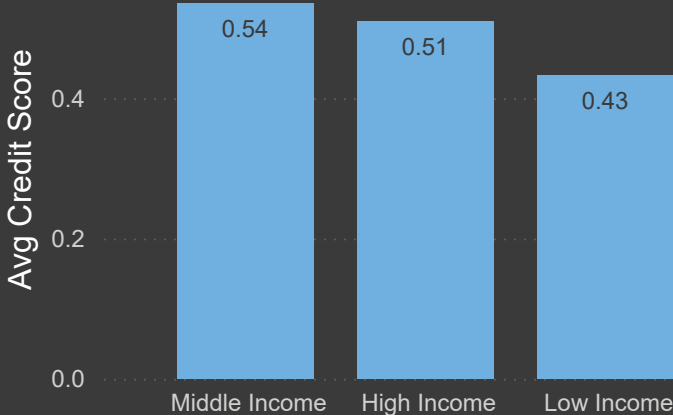
High Risk

Low Risk

Top 10 High Risk customers

Customer Name	Region	Income	Credit Risk Score	Risk Tier
Customer_6	South	\$1,03,122.00	1.00	Critical
Customer_784	East	\$1,15,081.00	1.00	Critical
Customer_887	East	\$96,367.00	1.00	Critical
Customer_136	South	\$1,75,989.00	0.97	Critical
Customer_139	South	\$82,823.00	0.97	Critical
Customer_149	North	\$1,53,789.00	0.97	Critical
Customer_192	North	\$92,258.00	0.97	Critical
Customer_205	North	\$1,39,235.00	0.97	Critical
Customer_45	East	\$1,04,291.00	0.97	Critical
Customer_546	East	\$1,81,633.00	0.97	Critical
Customer_839	East	\$46,017.00	0.97	Critical
Customer_904	West	\$46,155.00	0.97	Critical
Customer_943	West	\$59,062.00	0.97	Critical

Risk Score By Income Bracket



RISK PROFILE AND EMPLOYMENT INSIGHTS

\$113K

Avg Income

11.51%

Avg Interest Rate

\$502K

Avg Loan Amount

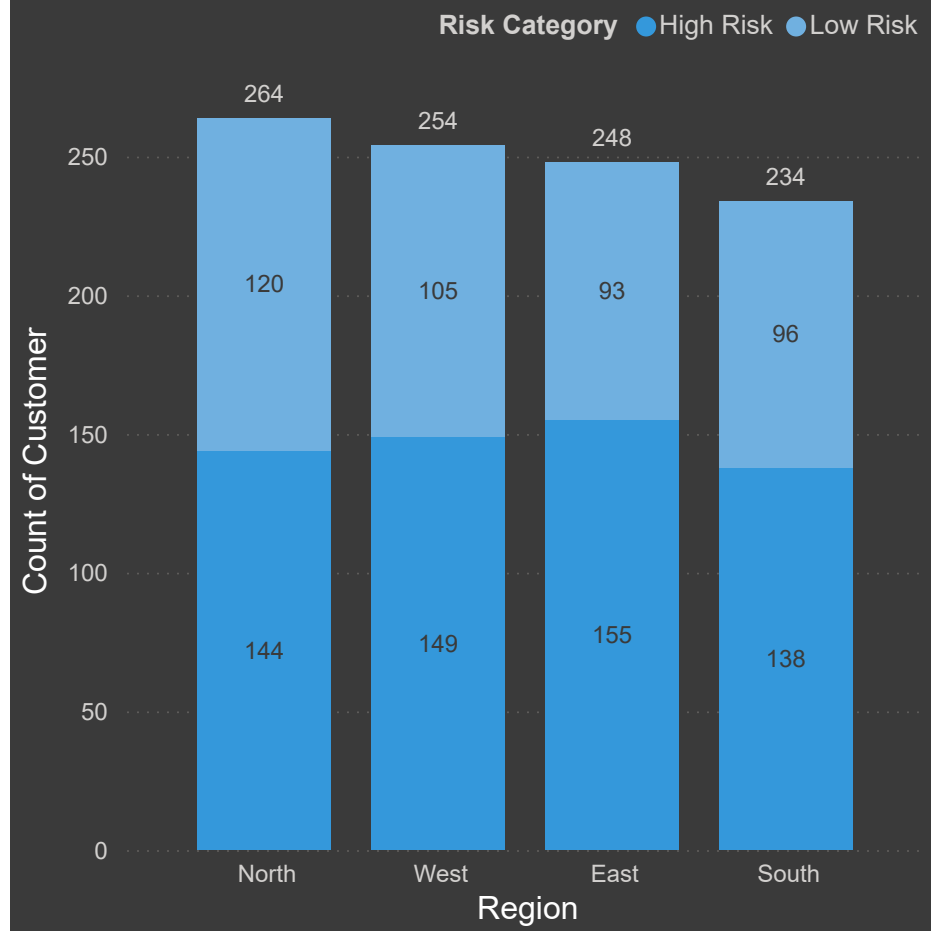
Risk Category

All

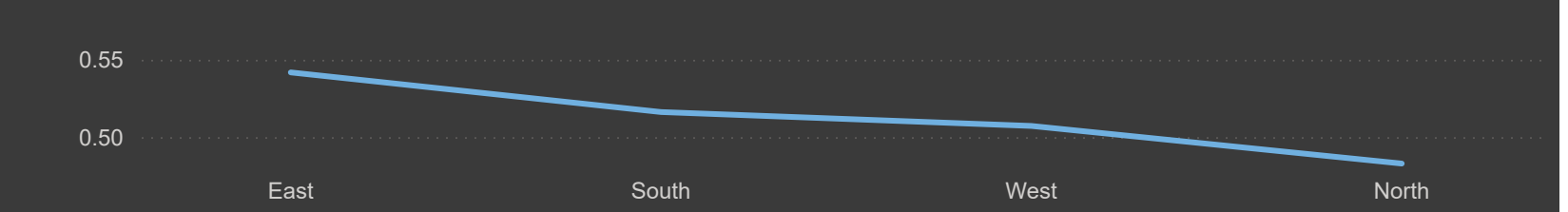
Income Bracket

All

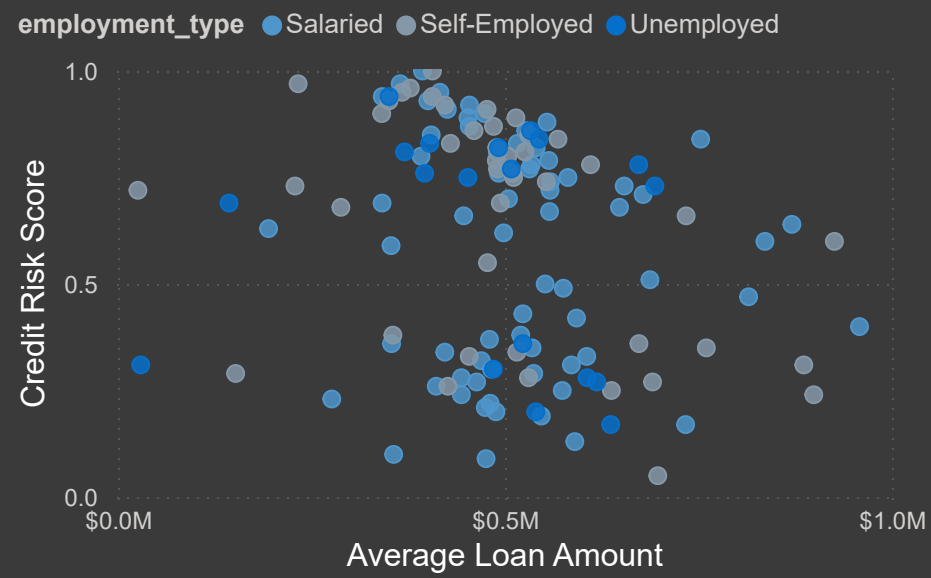
Risk category Distribution



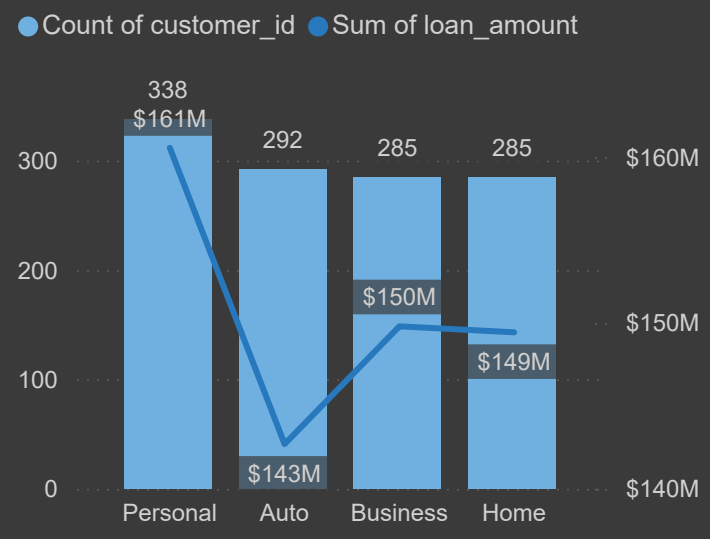
Average of Credit Risk Score by Region



Credit Risk vs Loan Amount by Employment Type



No. of customers with Loan Purpose And Loan Amount



REPAYEMENT AND CREDIT ACTIONS

41.20%

% Auto Approve

288

Manual Reviews Needed

0.50

Late Payment Ratio

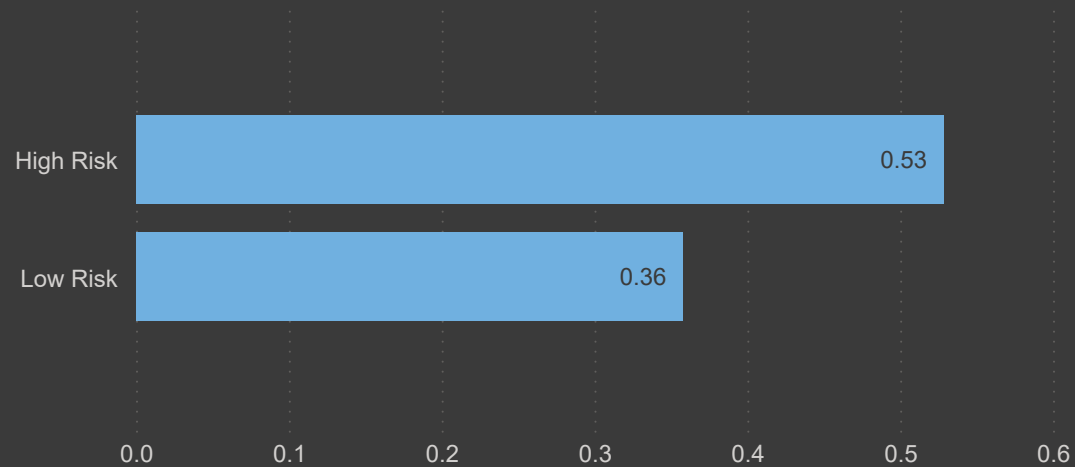
Region

All

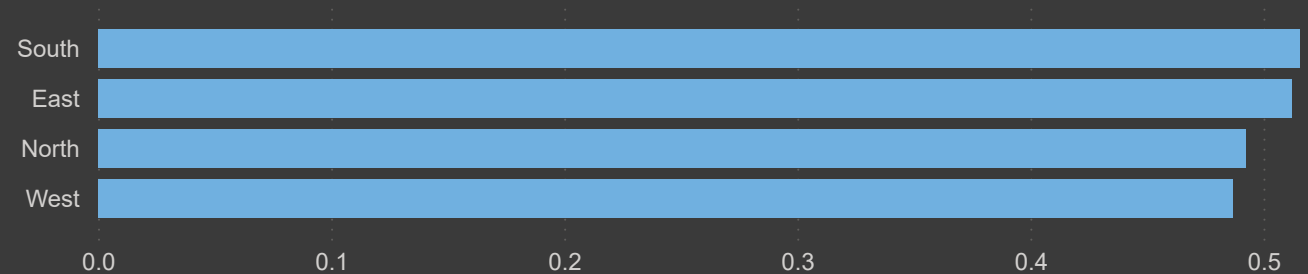
Risk Category

All

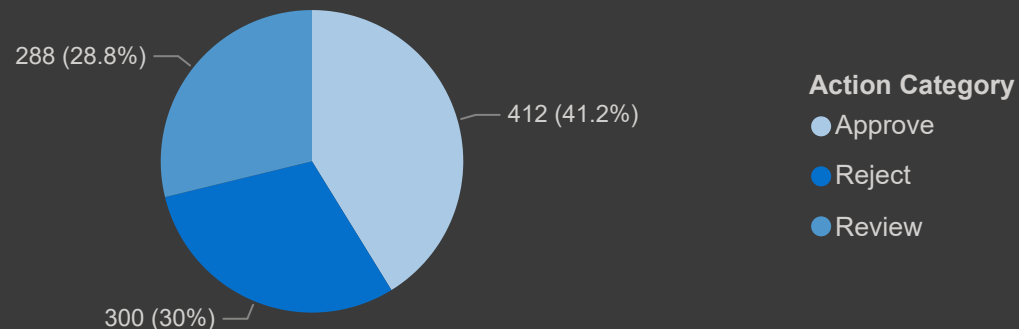
Avg Late Payment Ratio by Risk Category



Late Payment Ratio by Region



No. of Customer by Action Category



Action Category

Approve

Reject

Review

Customer ID	Credit Risk Score	Late Payment Ratio	Action Category
1189	0.81	0.87	Reject
2000	0.74	0.86	Review
1542	0.87	0.85	Reject
1811	0.87	0.85	Reject
1267	0.72	0.82	Review
1872	0.83	0.81	Reject
1027	0.76	0.80	Review
1094	0.79	0.80	Review
1639	0.80	0.80	Reject
1800	0.80	0.80	Reject
1177	0.90	0.78	Reject
1715	0.79	0.78	Review
1074	0.76	0.76	Review
1031	0.73	0.75	Review
1190	0.76	0.75	Review
1292	0.82	0.75	Reject