Bank Loans Application Dashboard

Loan Default Risk Analysis

Loan Portfolio	Portfolio Default Rate	Loan Amount	Repayment Amount	Borrower Income	Average Credit Balance
(No. of approved loan accounts)	(Percentage of loans classified as default)	(Aggregate principal amount)	(Mean repayment per borrower)	(Mean annual income of applicants)	(Mean active credit balance per borrower)
13000	16.60%	197849925	24,358.14	145,508.33	267180.79

≡ Status   All ▾

Distribution by Debt-to-Income Ratio
Comparison of default vs non-default borrowers across DTI categories

Non-Default 52.9%
Default 47.1%
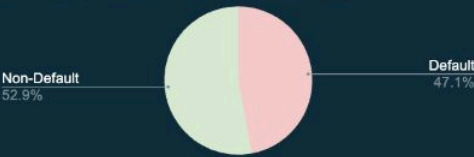
Rate by Delinquency History
Impact of missed payments in the past 24 months on default probability

2158

Default   Non-Default

Behavior by Account Tenure
Loan performance based on account age category

Non-Default 44.4%
Default 55.6%

≡ Employment years   All ▾   ≡ Default Flag   All ▾   ≡ Term   All ▾

Default By Credit Grade
(provided by Banks to Customers)

2107   2120
1124
327   72

Grade   A   B   C   D   E   F   G
Credit Grades

Count of Loan takers

1.810
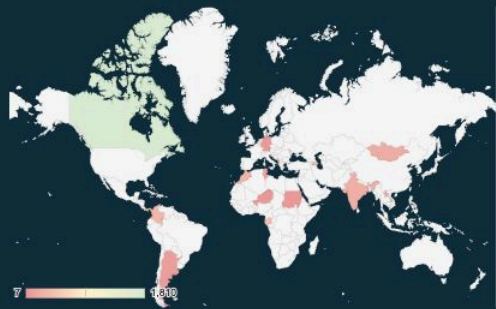
Distribution Across Income Segments
Comparison of borrower income levels and default occurrence

COUNT of Loan Id   SUM of DefaultFlag   SUM of Debtincrat   SUM of Amount
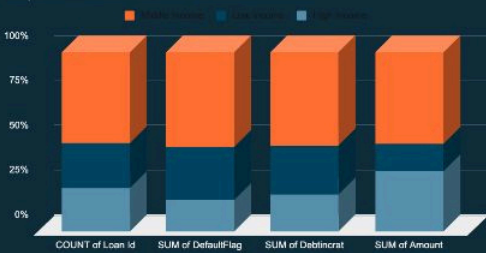
Analysis by Credit Utilization
Relationship between revolving credit usage and default likelihood

Count of Loan takers

High Utilization   Low Utilization   Medium Utilization
Credit Utilization

Loan Defaults by Delinquency Frequency
Number of missed payment incidents versus total loan defaults

Number of Delinquencies

2500   5000   7500   10000   12500
COUNT of Loan Id
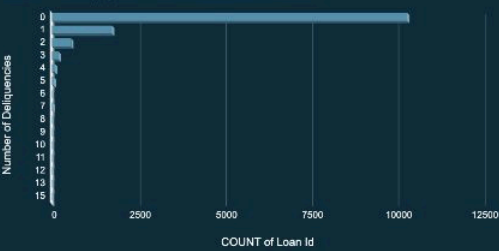
Loan Defaults by Interest Rate Tier
Analysis of default patterns across pricing categories

123124.87
60503.97   60366.01

3248   3236   6516
High Rate   Low Rate   Middle Rate
RateGroup