

Loan Default Prediction Dashboard - Executive Overview

1.35M

Total Loans

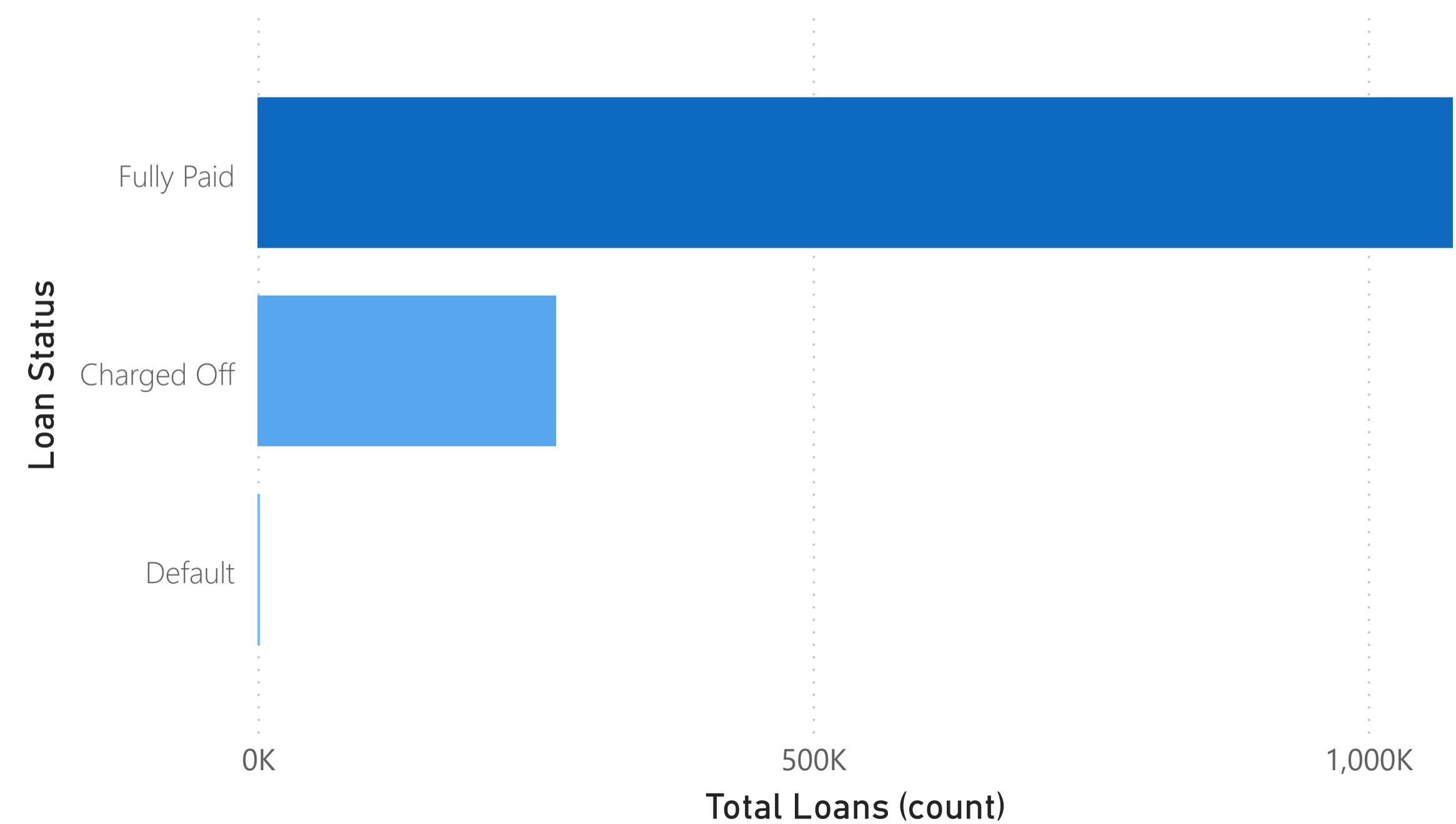
269K

Total Defaults

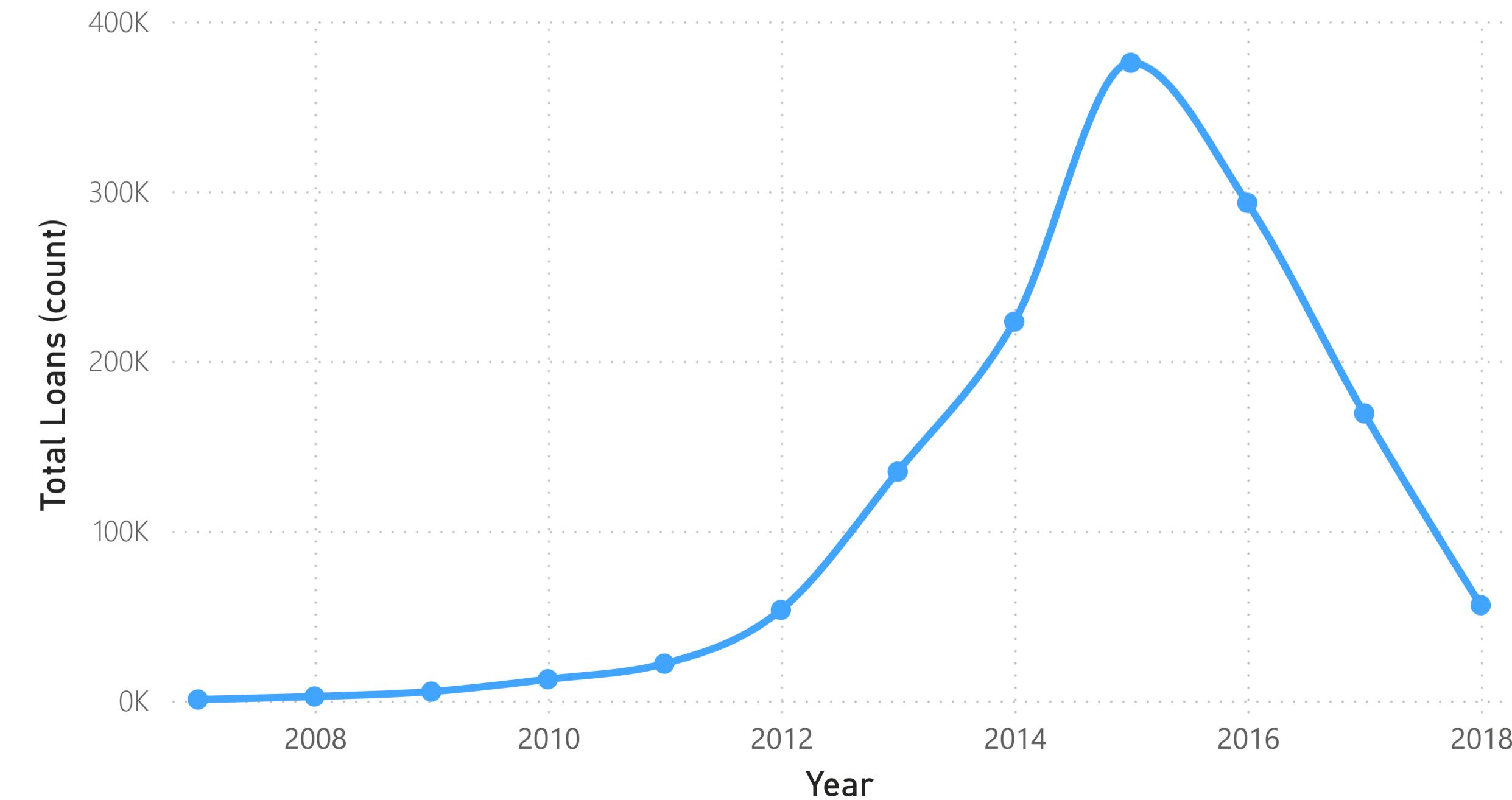
19.98%

Default Rate

Statuses of Approved Loans



Loans Approvals Throughout the Years

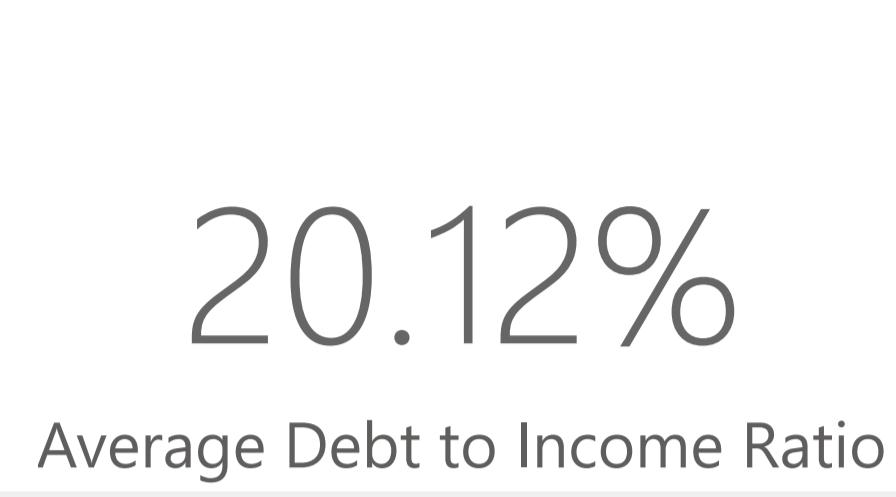


Credit Risk Analysis

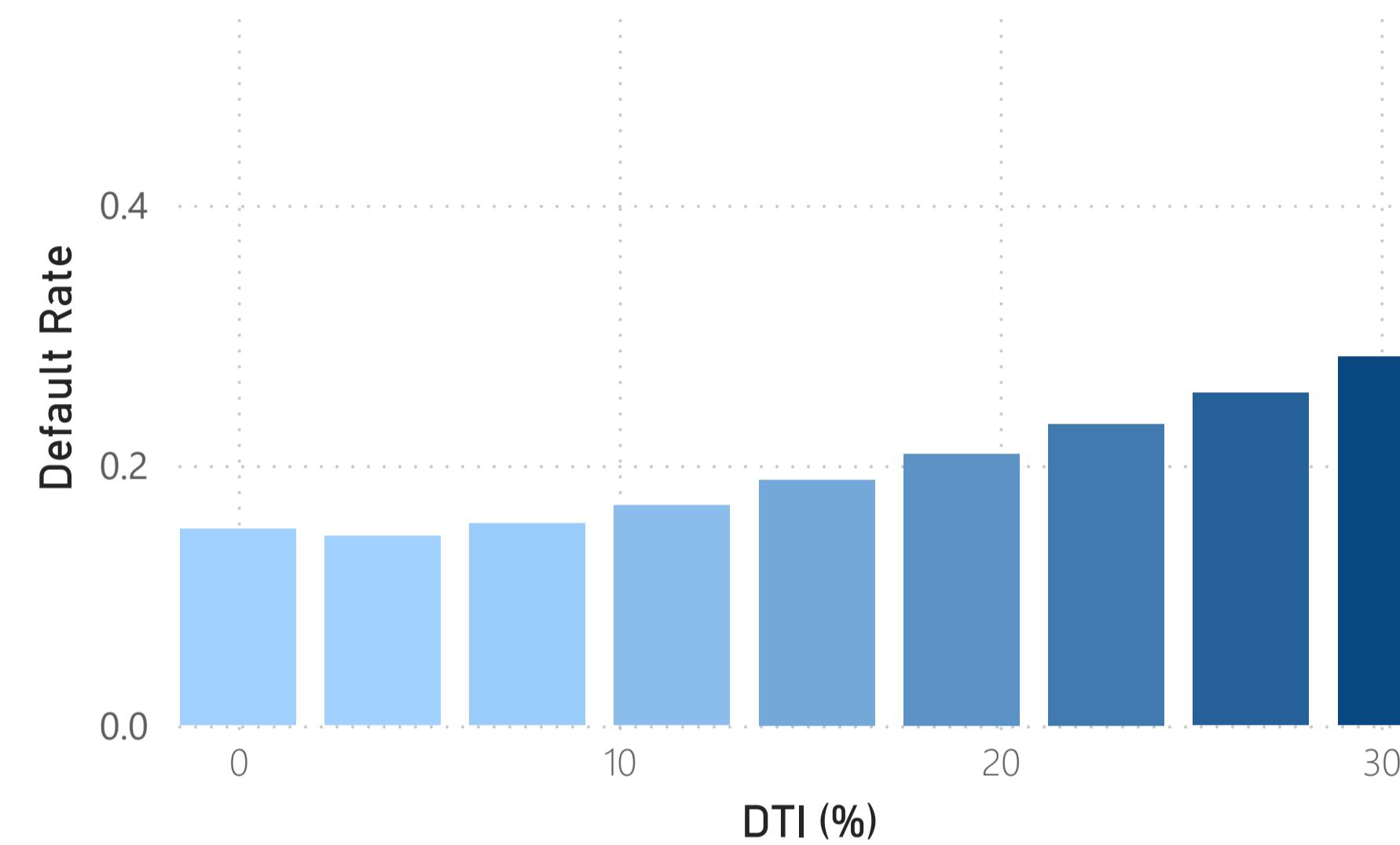
Defaults Only

Fully Paid Only

All Loans

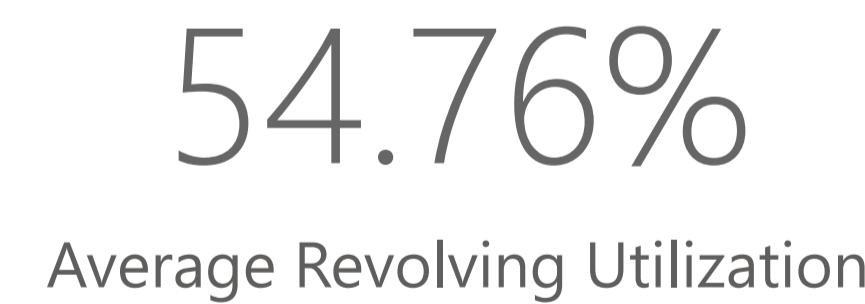
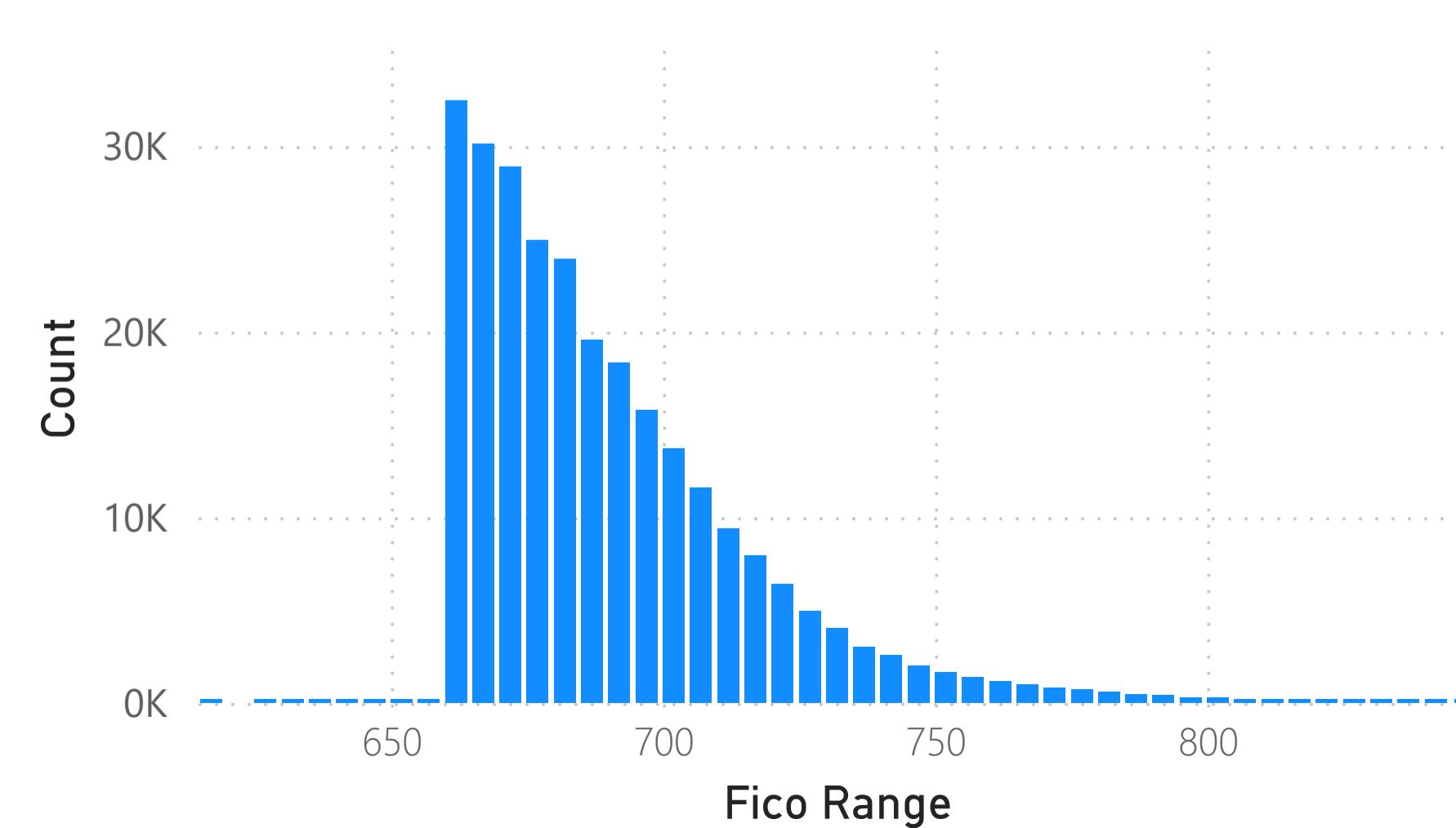


Default Rate vs. DTI



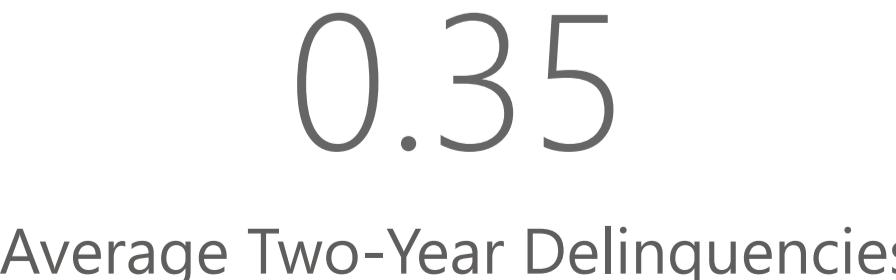
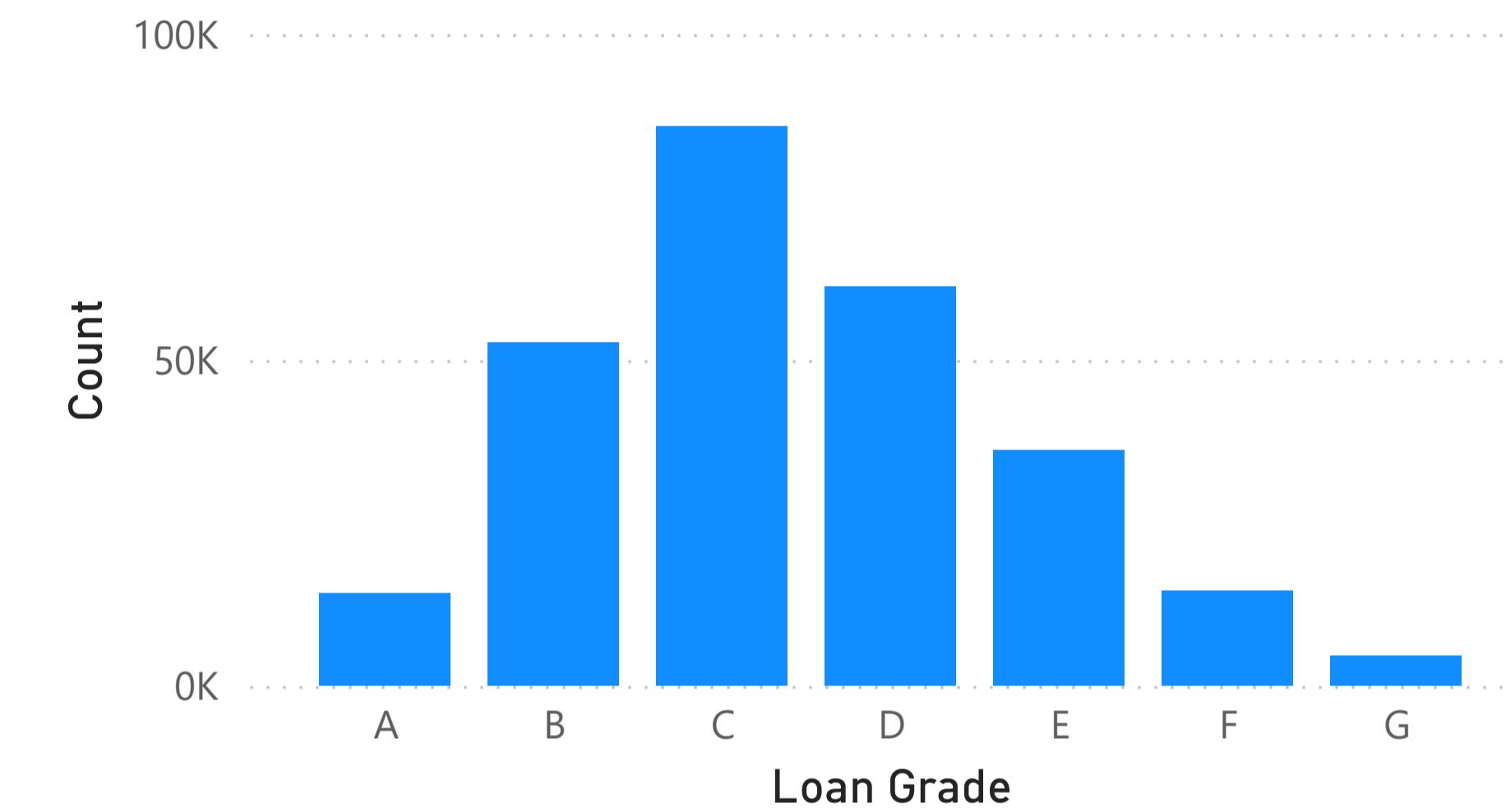
Fico Score Distribution

Loan Outcome ● Defaulted

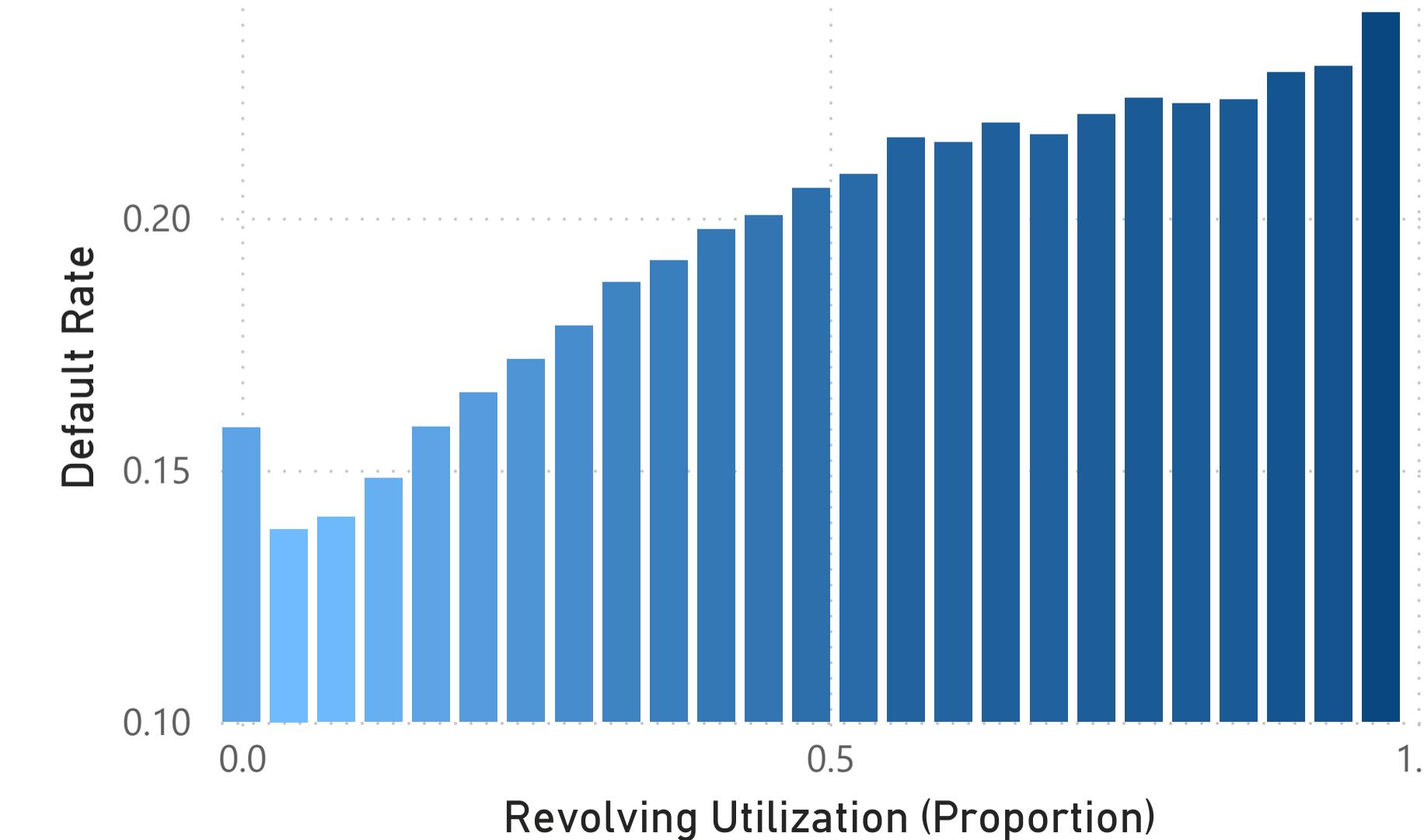


Count by Loan Grade and Loan Outcome

Loan Outcome ● Defaulted



Default Rate by Revolving Utilization



Loan Profile Analysis

Defaults Only

Fully Paid Only

All Loans

\$14.41K

Average Loan Amount

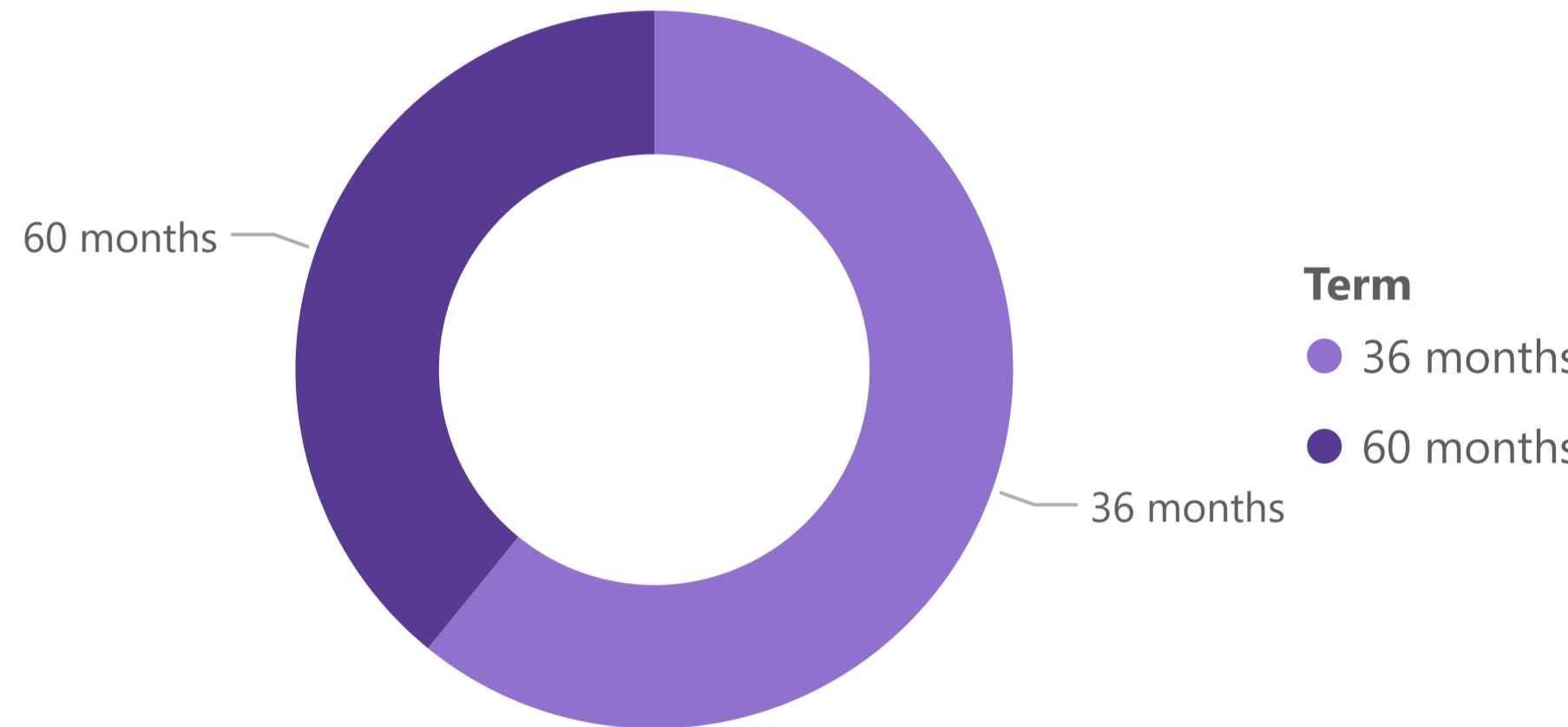
\$437.75

Average Installment

13.24%

Average Interest Rate

Do Longer Term Lengths Result in More Defaults



Which Loan Purposes Result in the Most Number of Defaults (QTY)?

Debt Consolidation

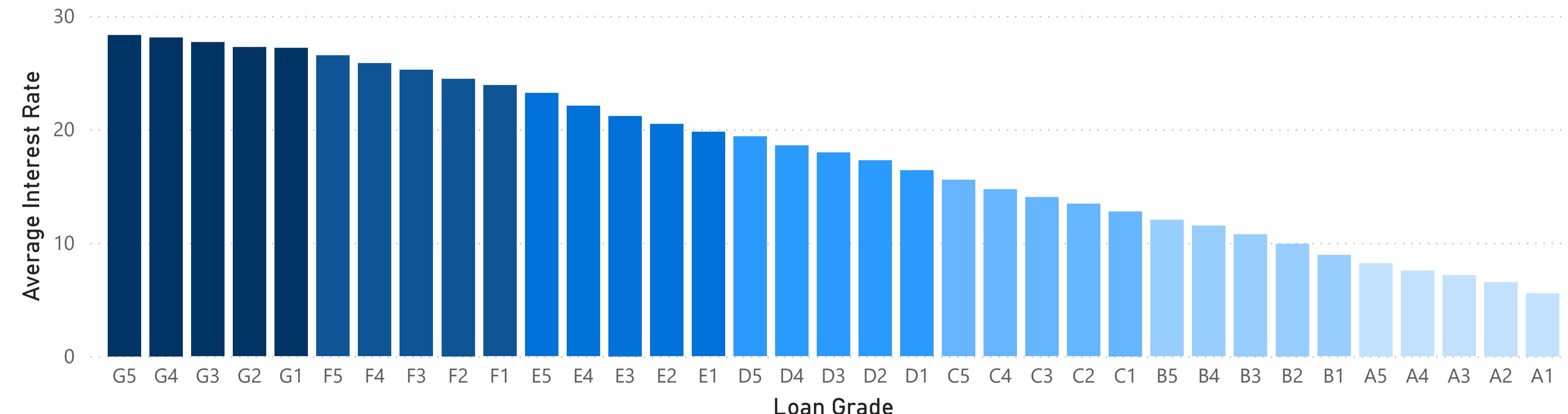
Credit Card

Other

Ma...
S...

Home Improv...

Interest Rate of Loan Grades



Borrower Profile Analysis

Defaults Only

Fully Paid Only

All Loans

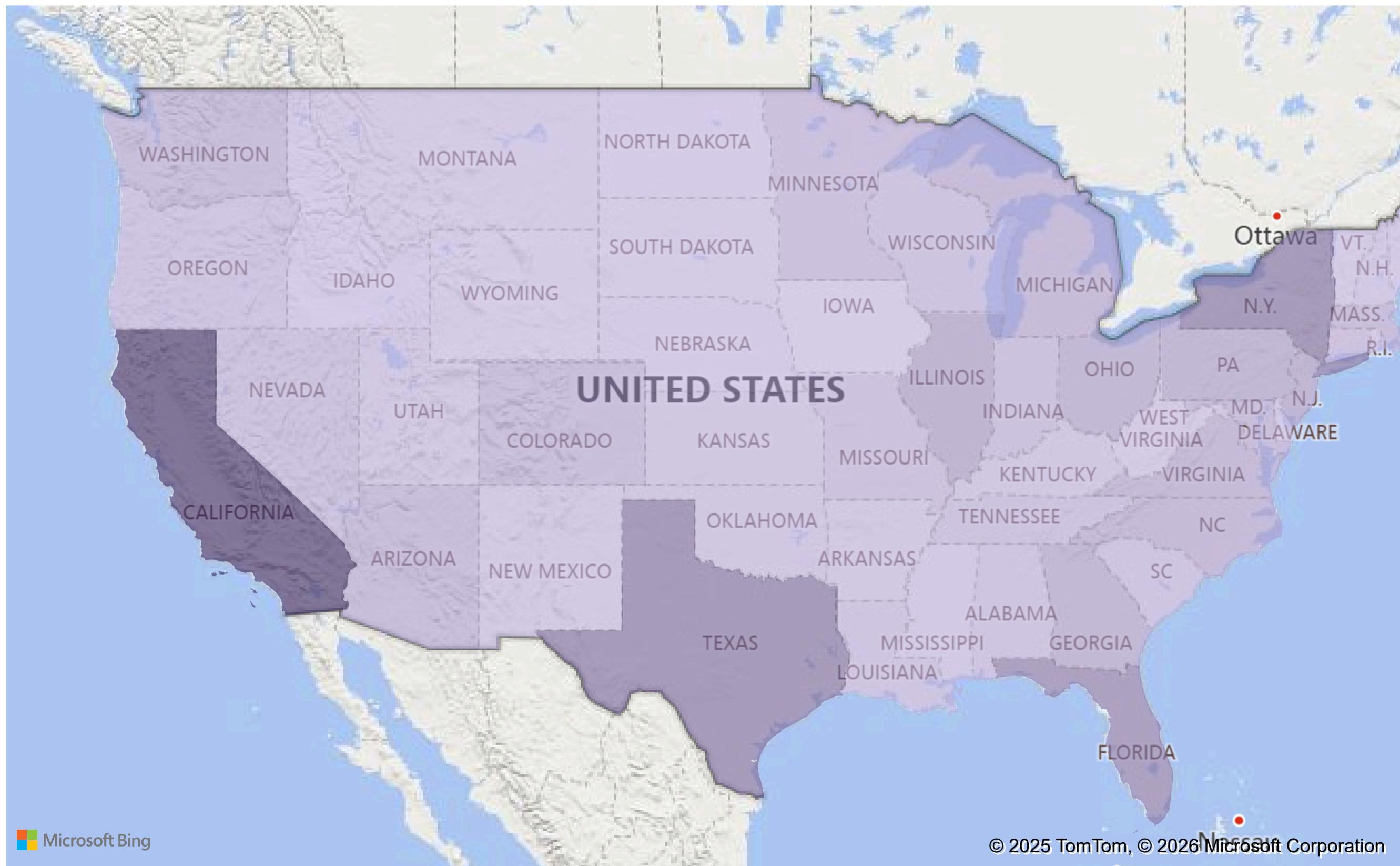
\$76.26K

Average Annual Income

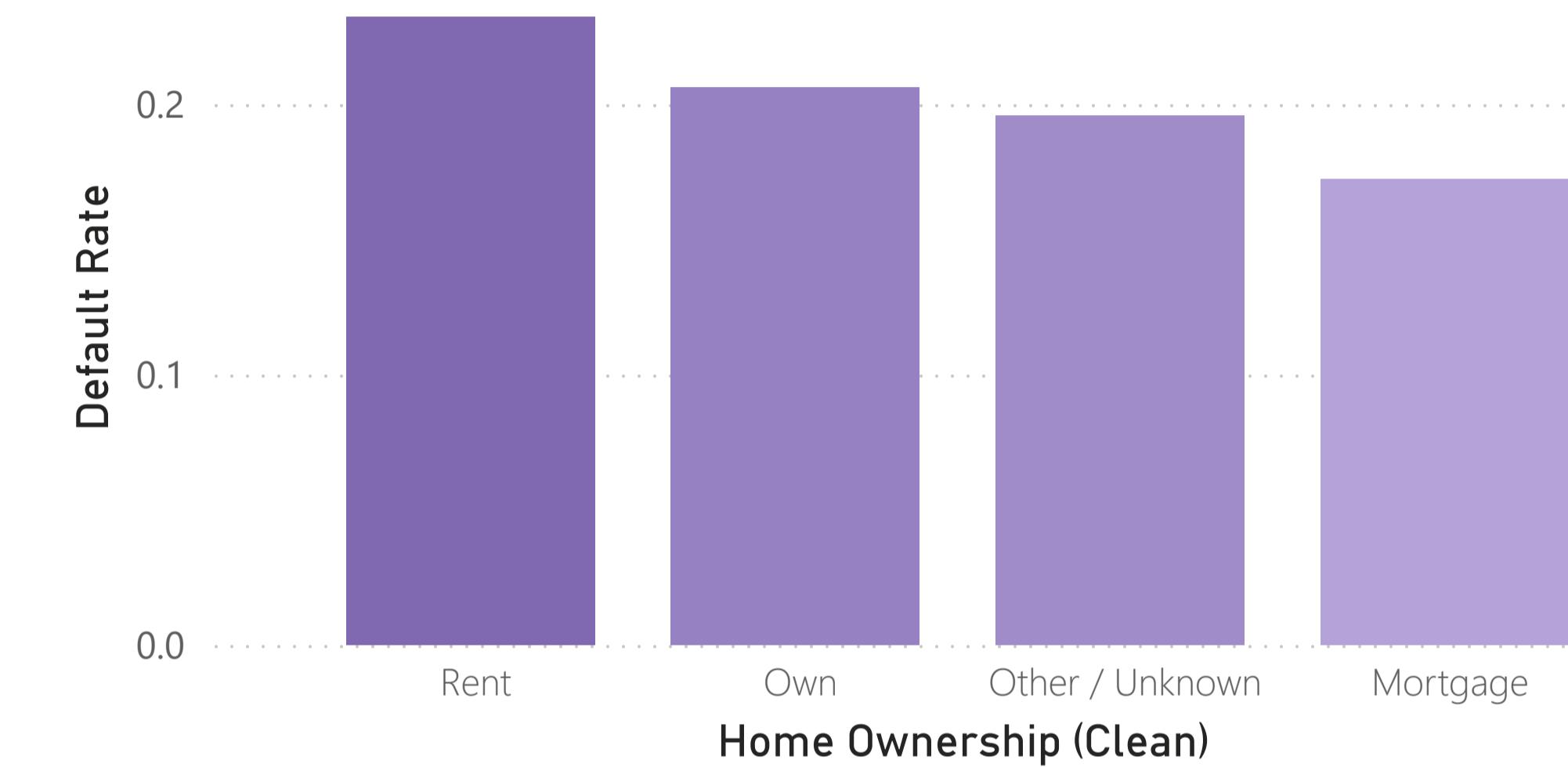
6

Median Employment Length (Years)

Loan Approvals by State



Does Home Ownership Impact Default Rate?



Annual Income vs Loan Amount

