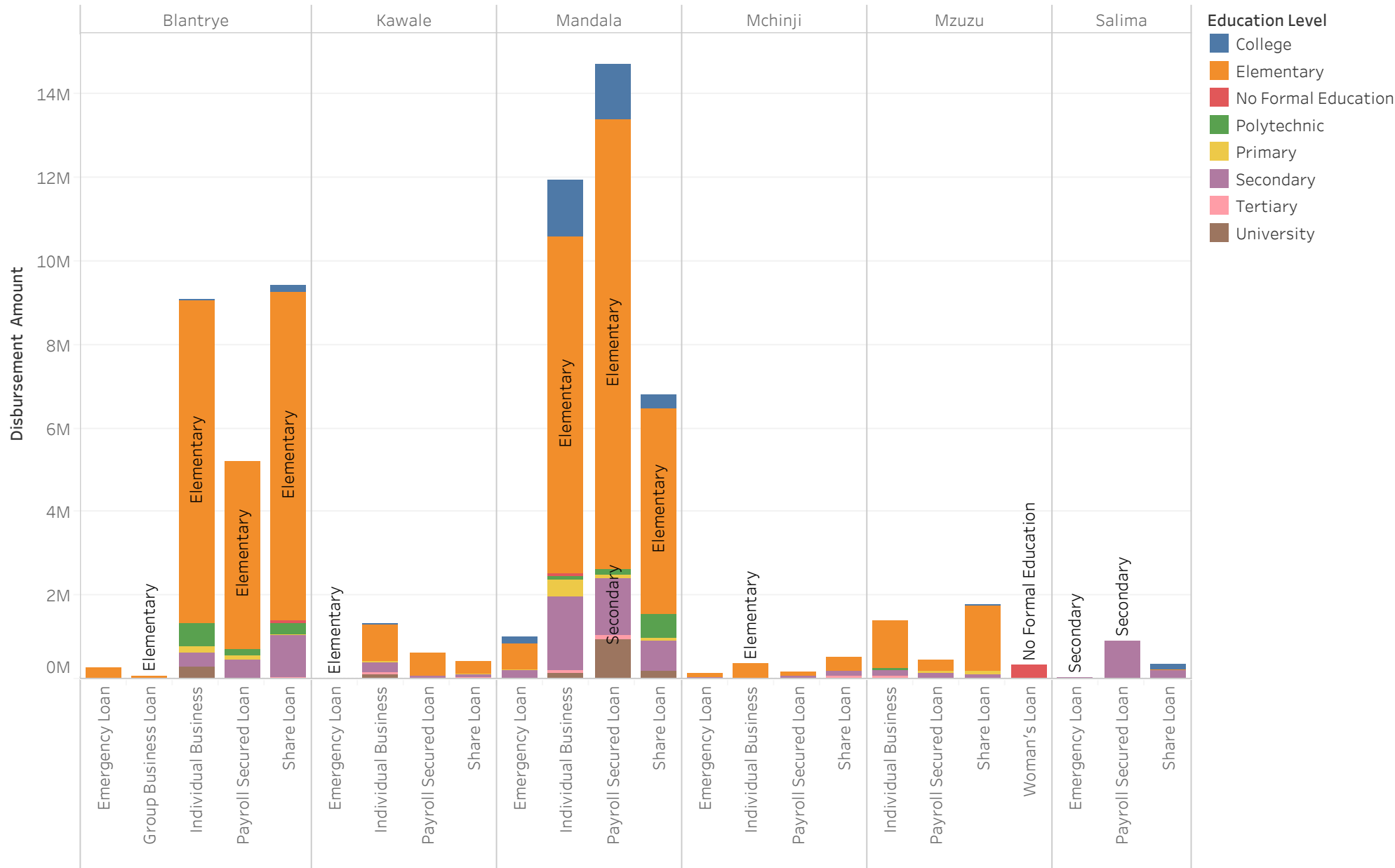
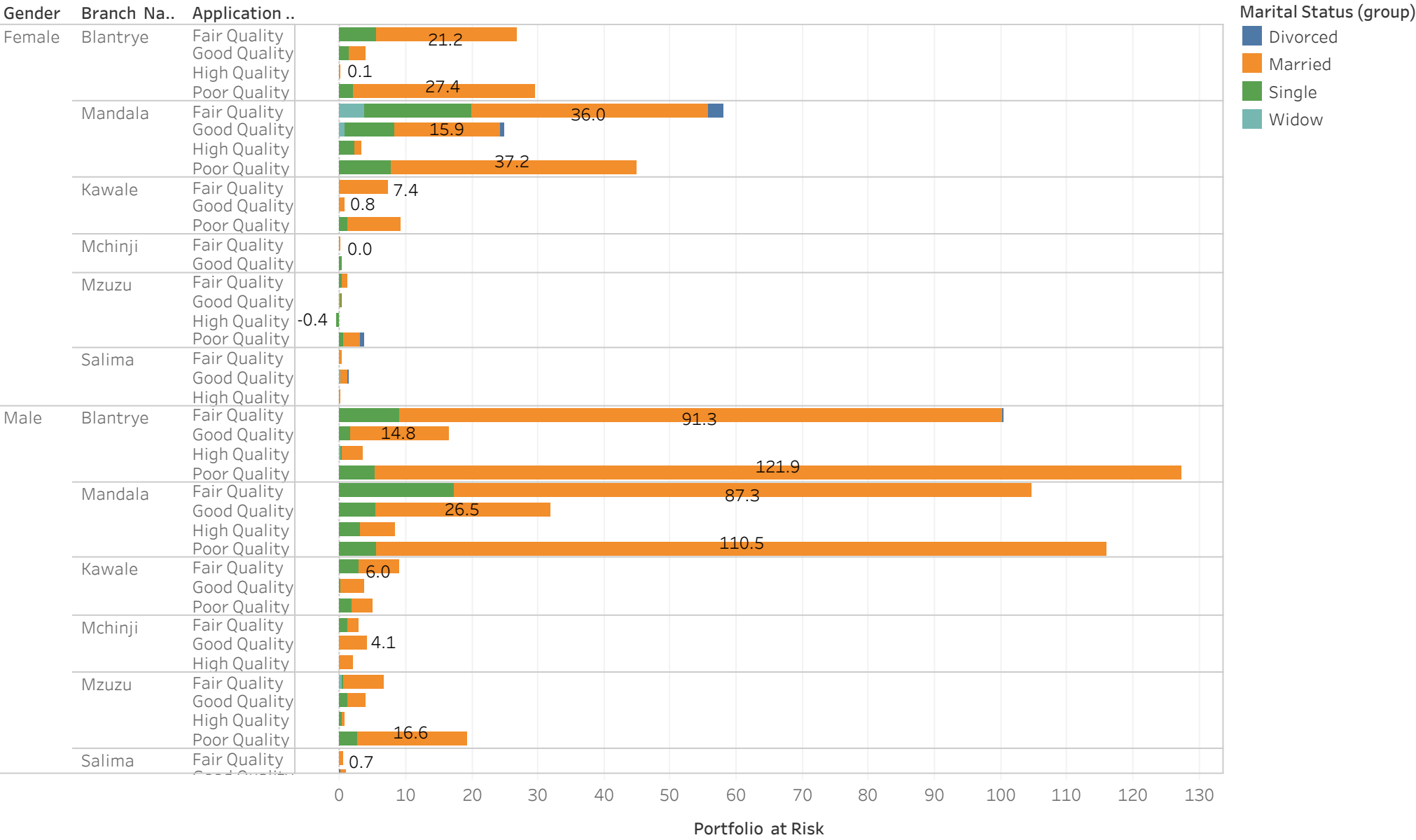


Loan Type on each branch



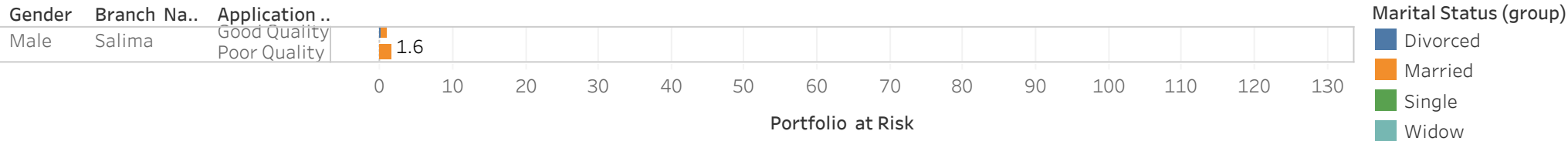
Sum of Disbursement Amount for each Loan Type broken down by Branch Name. Colour shows details about Education Level. The marks are labelled by Education Level as an attribute.

Portfolio at risk each branch different gender



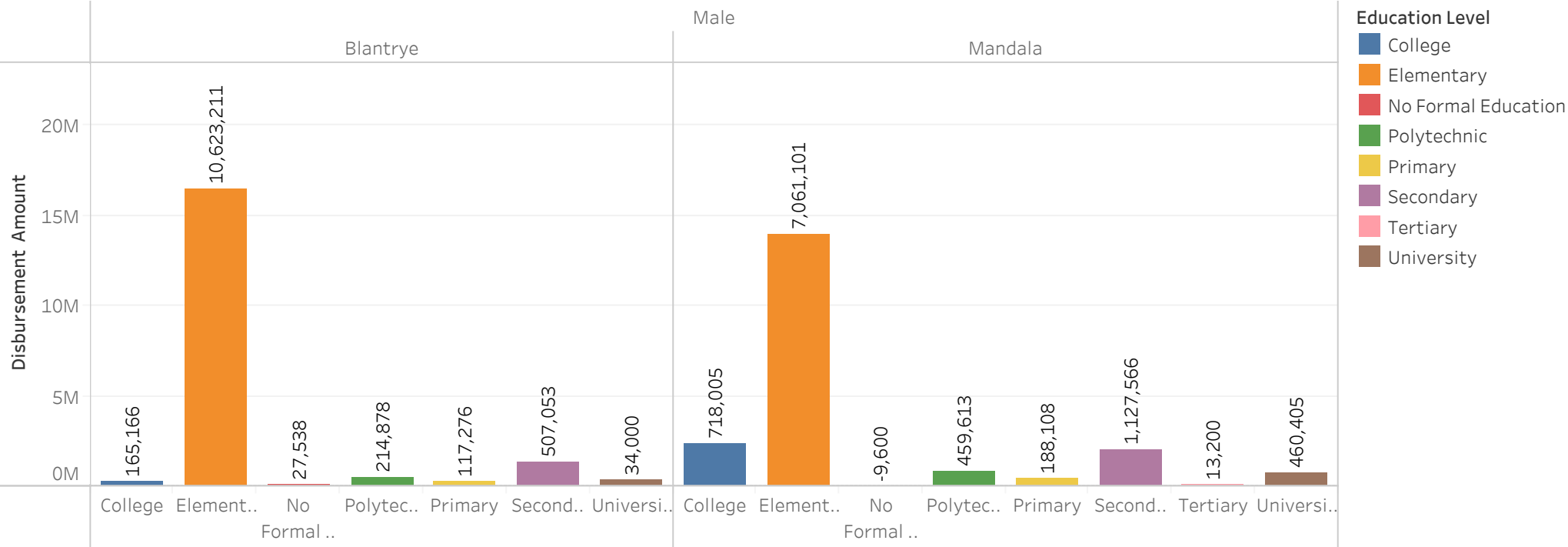
Sum of Portfolio at Risk for each Application Grade broken down by Gender and Branch Name. Colour shows details about Marital Status (group). The marks are labelled by sum of Portfolio at Risk. The view is filtered on Gender, which excludes Group and Missing.

Portfolio at risk each branch different gender



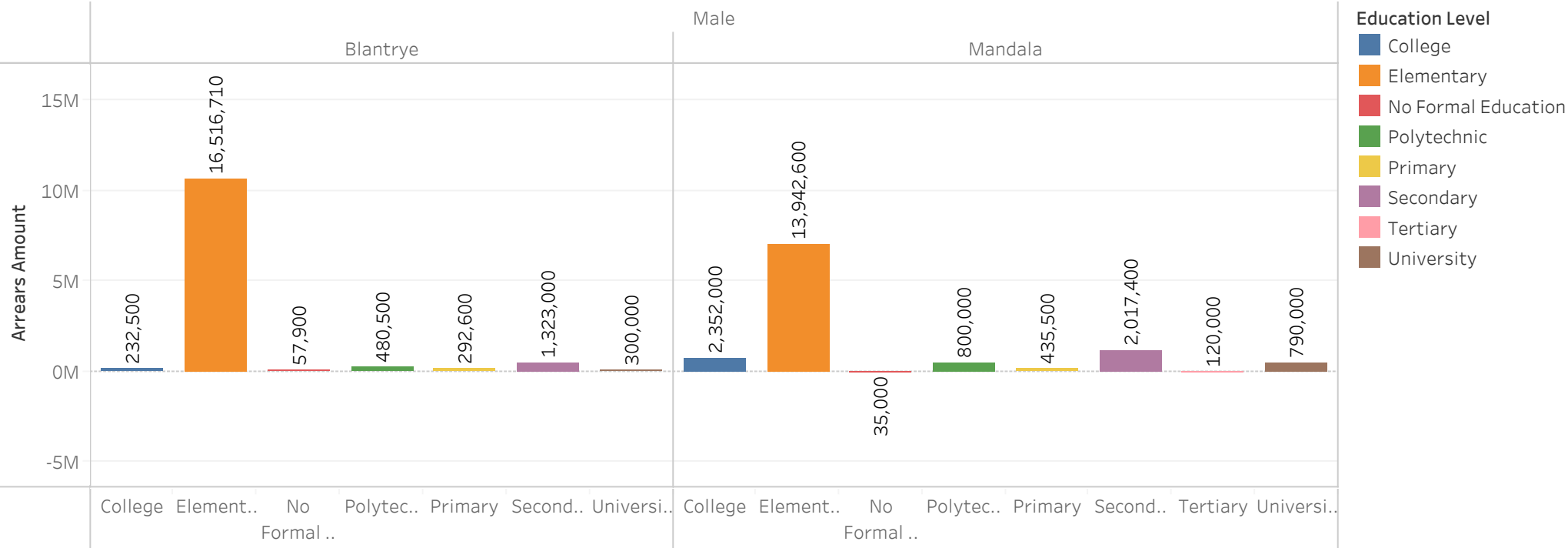
Sum of Portfolio at Risk for each Application Grade broken down by Gender and Branch Name. Colour shows details about Marital Status (group). The marks are labelled by sum of Portfolio at Risk. The view is filtered on Gender, which excludes Group and Missing.

Male with education level in Blantrye and Mandala



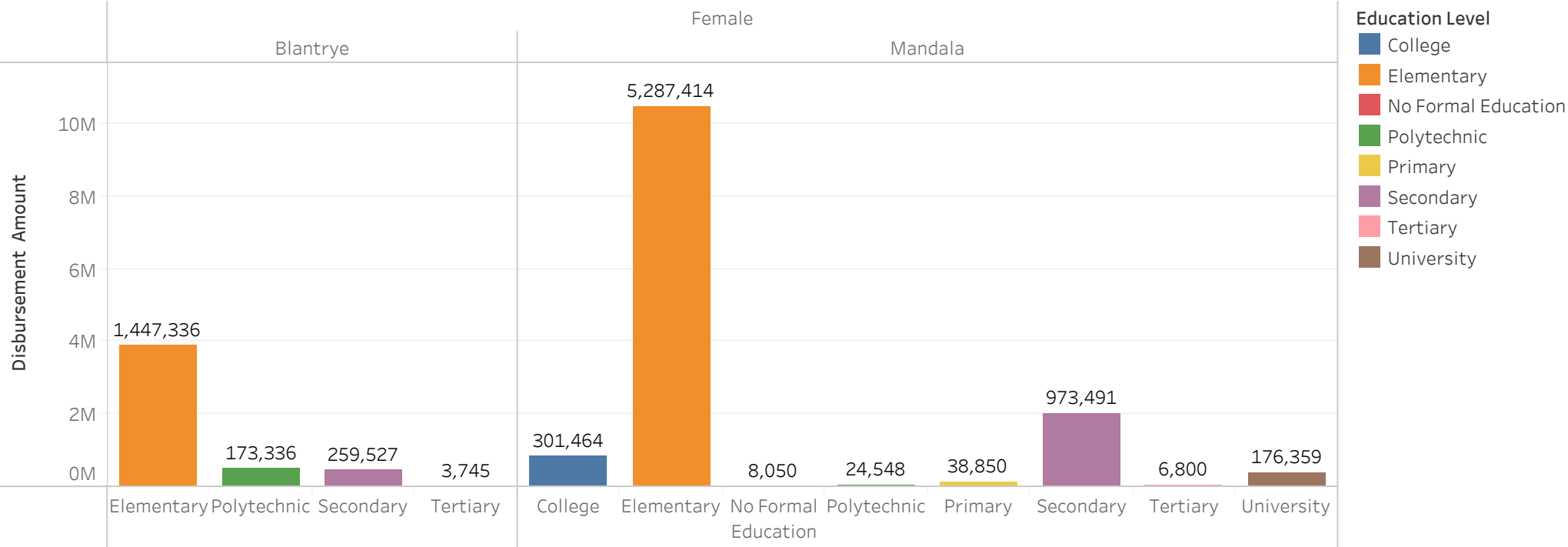
Sum of Disbursement Amount and sum of Arrears Amount for each Education Level broken down by Gender and Branch Name. Colour shows details about Education Level. For pane Sum of Disbursement Amount: The marks are labelled by sum of Arrears Amount. For pane Sum of Arrears Amount: The marks are labelled by sum of Disbursement Amount. The view is filtered on Gender and Branch Name. The Gender filter excludes Female, Group and Missing. The Branch Name filter has multiple members selected.

Male with education level in Blantrye and Mandala



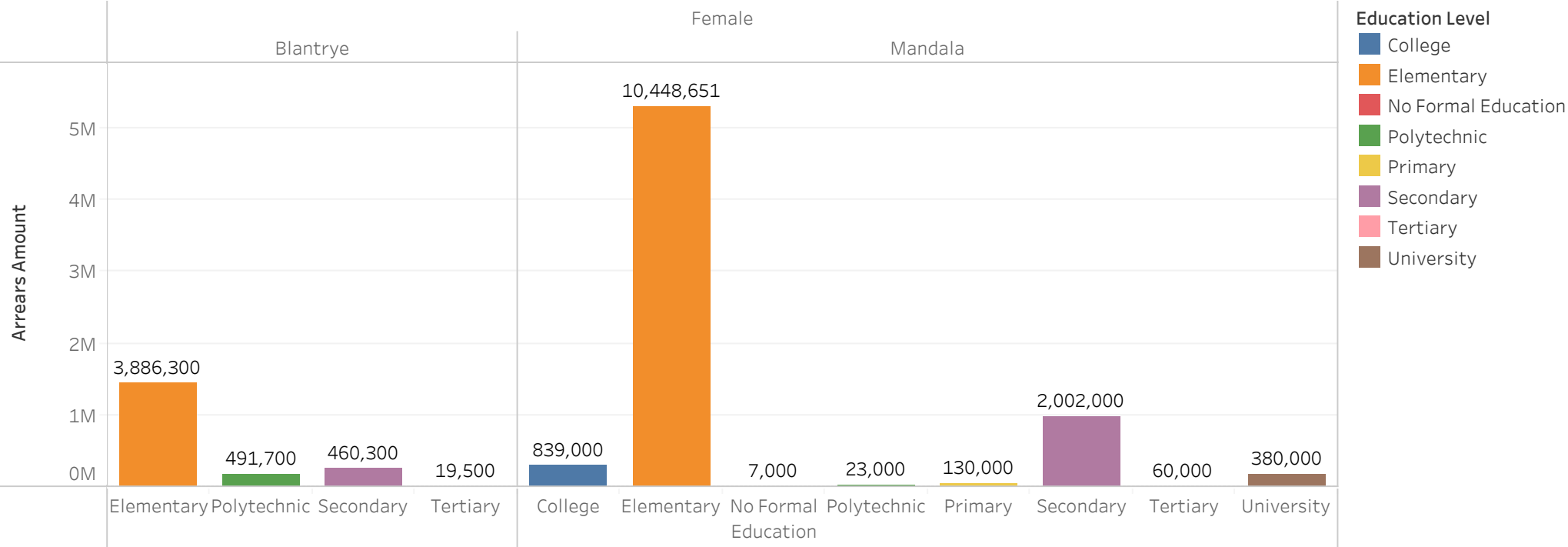
Sum of Disbursement Amount and sum of Arrears Amount for each Education Level broken down by Gender and Branch Name. Colour shows details about Education Level. For pane Sum of Disbursement Amount: The marks are labelled by sum of Arrears Amount. For pane Sum of Arrears Amount: The marks are labelled by sum of Disbursement Amount. The view is filtered on Gender and Branch Name. The Gender filter excludes Female, Group and Missing. The Branch Name filter has multiple members selected.

Female with education level in Blantrye and Mandala



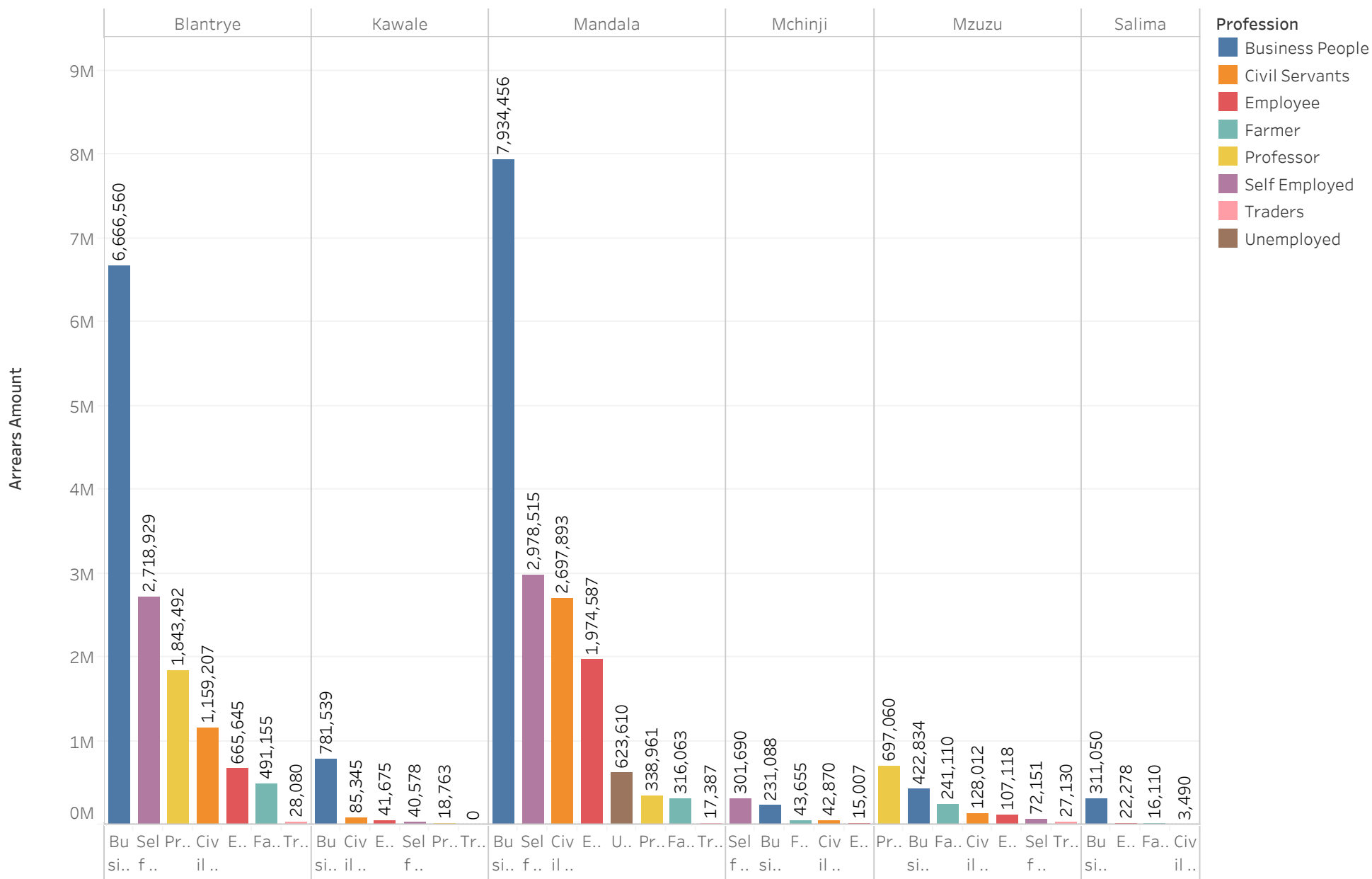
Sum of Disbursement Amount and sum of Arrears Amount for each Education Level broken down by Gender and Branch Name. Colour shows details about Education Level. For pane Sum of Disbursement Amount: The marks are labelled by sum of Arrears Amount. For pane Sum of Arrears Amount: The marks are labelled by sum of Disbursement Amount. The view is filtered on Gender and Branch Name. The Gender filter has multiple members selected. The Branch Name filter has multiple members selected.

Female with education level in Blantrye and Mandala

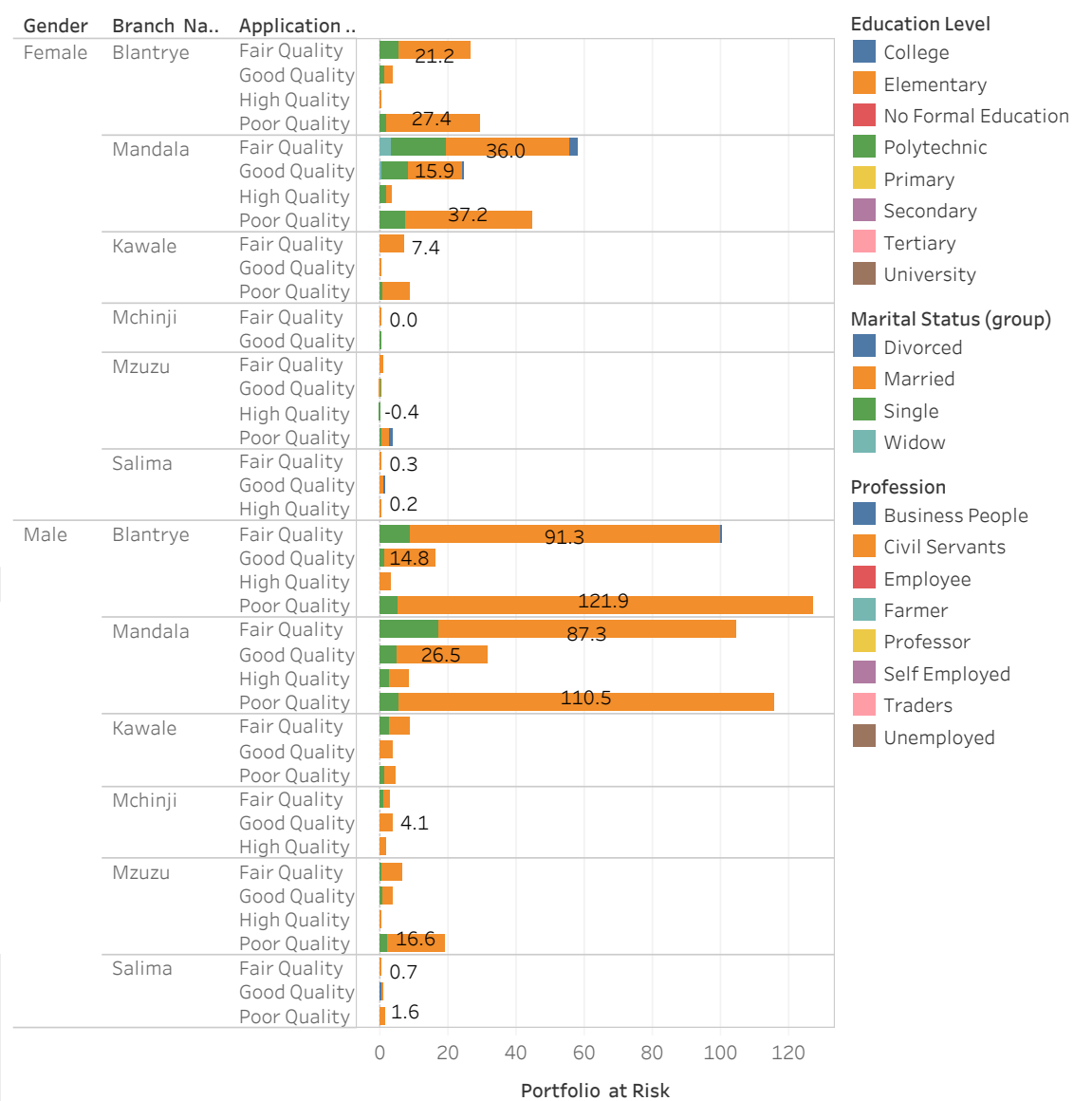
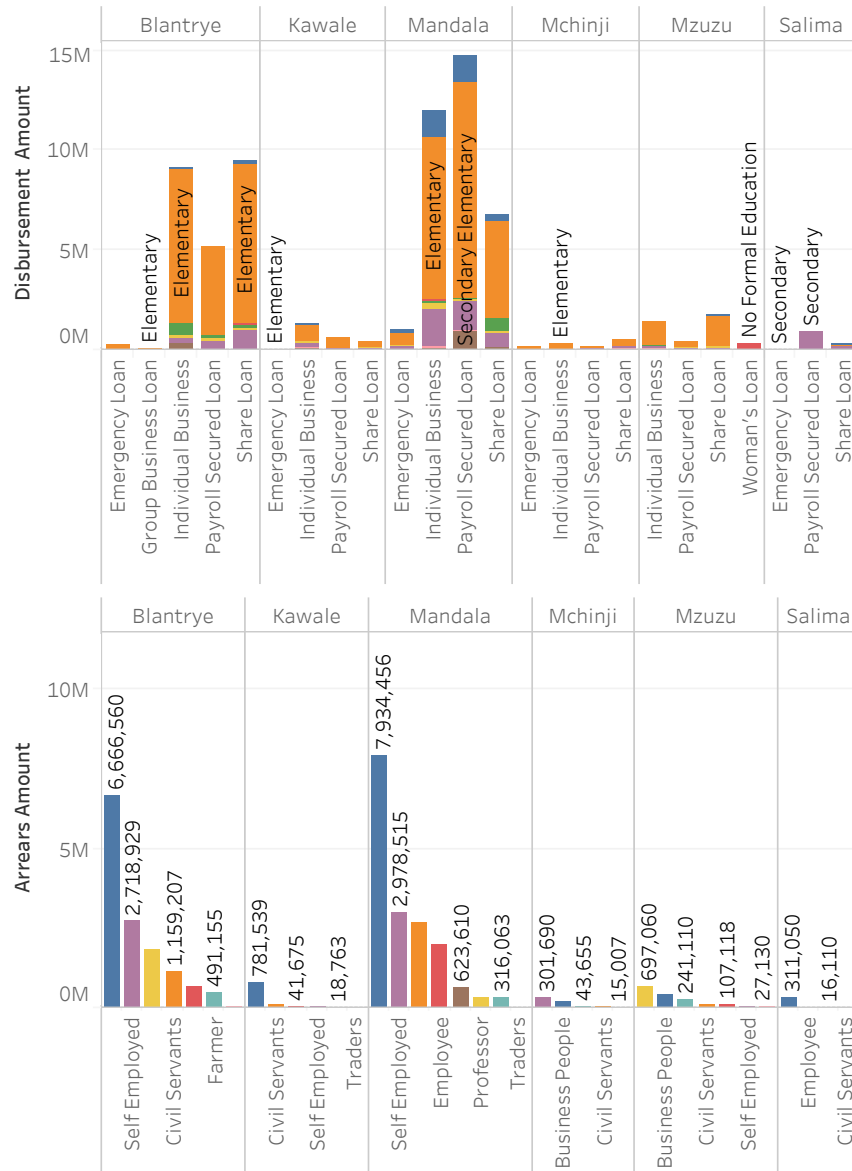


Sum of Disbursement Amount and sum of Arrears Amount for each Education Level broken down by Gender and Branch Name. Colour shows details about Education Level. For pane Sum of Disbursement Amount: The marks are labelled by sum of Arrears Amount. For pane Sum of Arrears Amount: The marks are labelled by sum of Disbursement Amount. The view is filtered on Gender and Branch Name. The Gender filter has multiple members selected. The Branch Name filter has multiple members selected.

Profession in different branches



Sum of Arrears Amount for each Profession broken down by Branch Name. Colour shows details about Profession. The marks are labelled by sum of Arrears Amount.

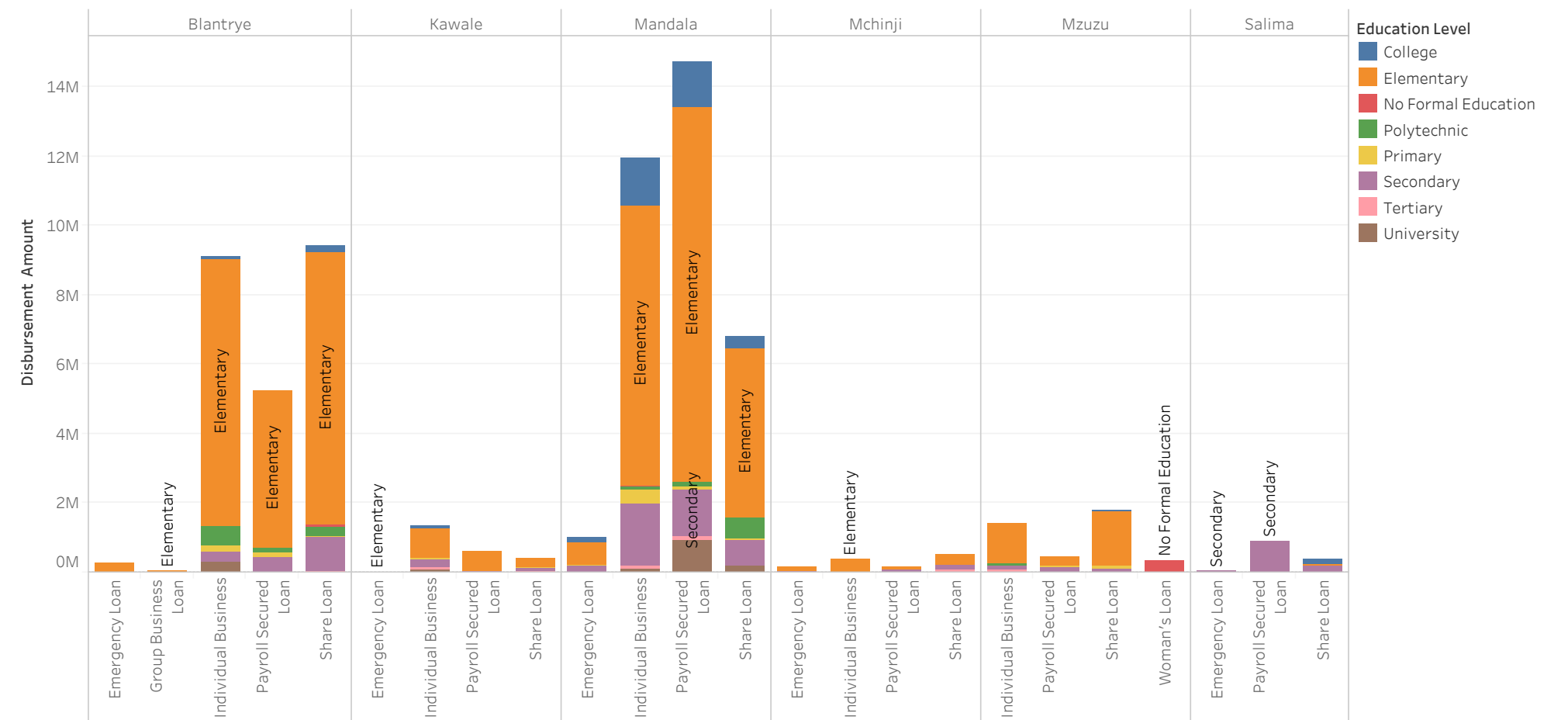


Malawi National Bank Portfolio

Blantrye and Mandala have the most disbursement loan amount. In Blantrye and Mandala, individual business, payroll secured loan and share loan are borrowed the most. Most of their clients have elementary level o..

In Mandala and Blantrye, male and female has the high risk despite their application grade is good or fair quality. Male has the highest risk in both area. All of the customers that have high risk are married.

Males who have their accounts in Mandala and Blantrye, have higher arrears in comparison with the loan disbursement amount. Also, all of these males have ele..

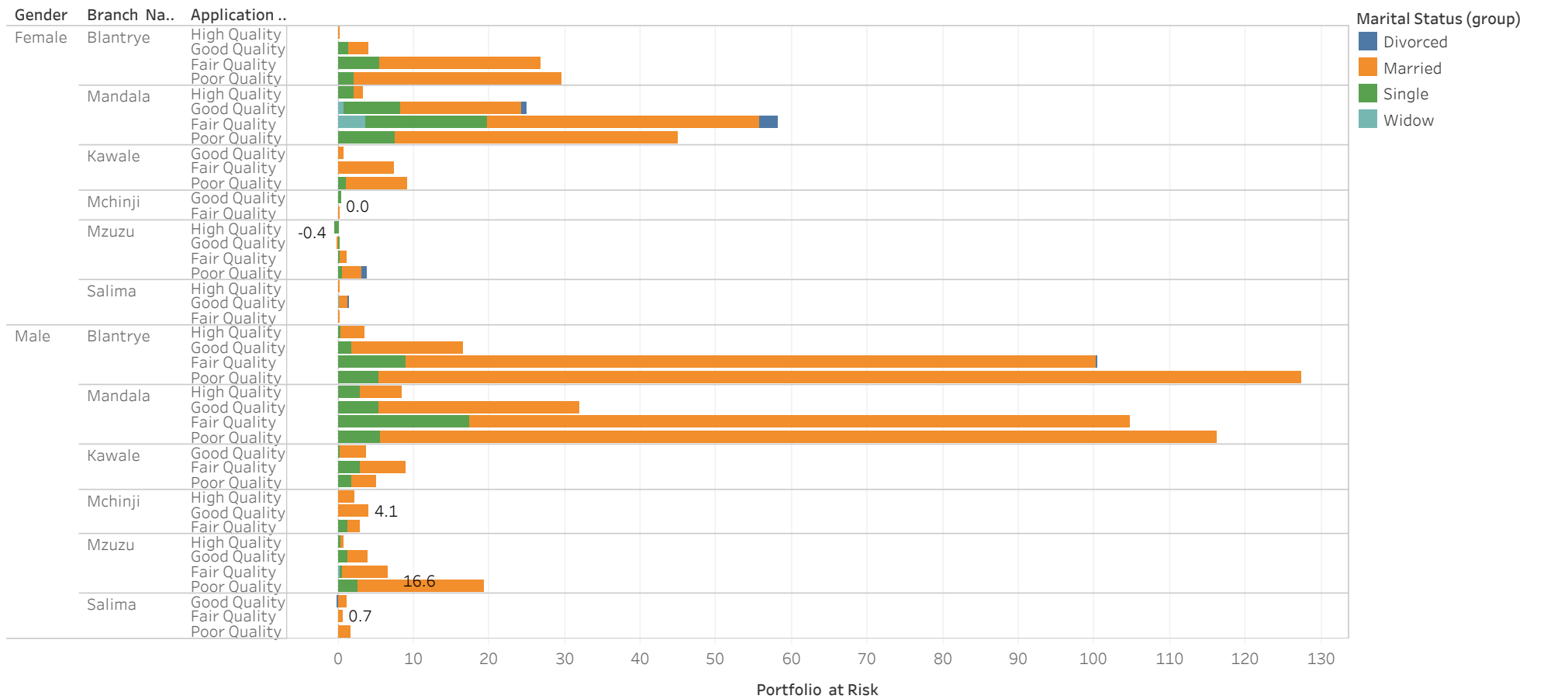


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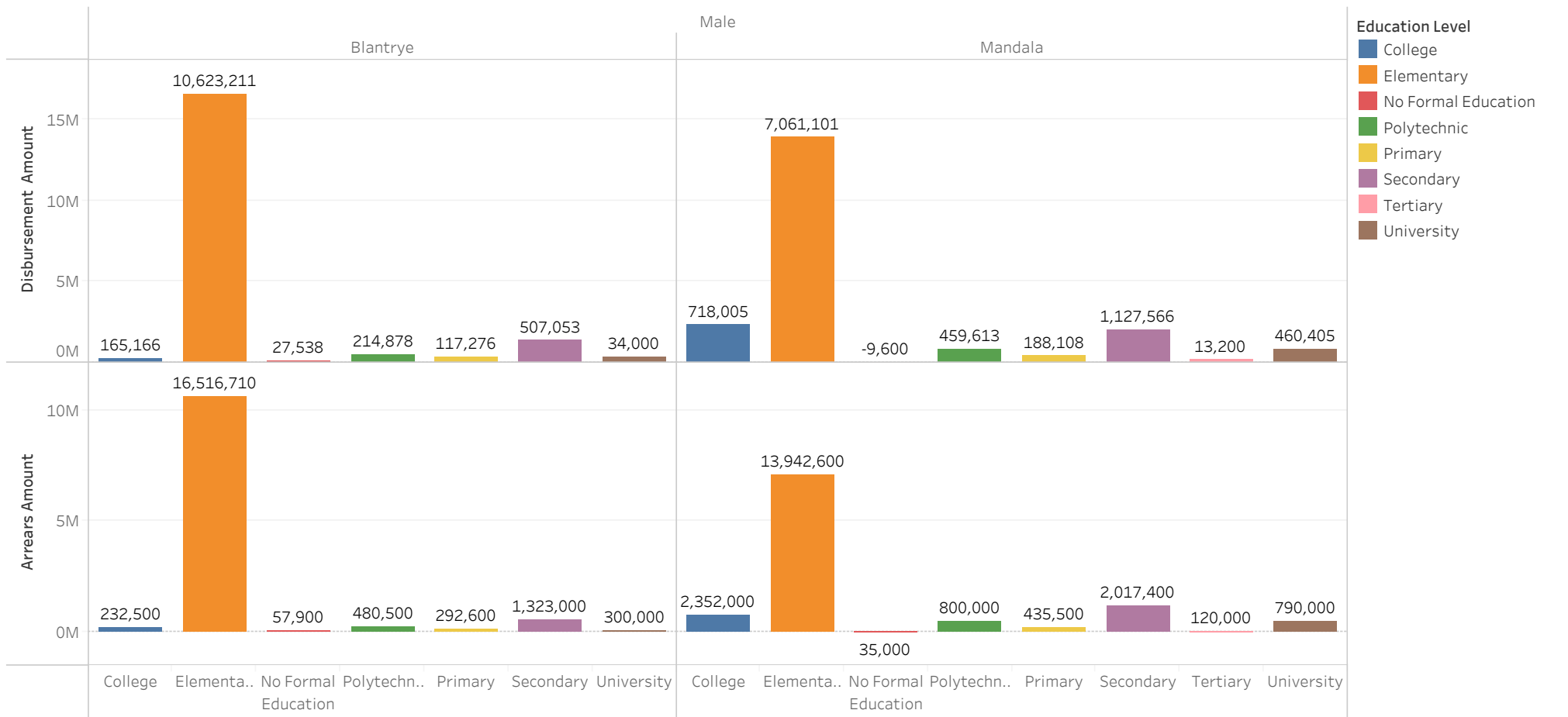


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Female account holders with elementary level of education in Blantrye and Mandala branches, have double amount of arrears in comparison to the disbursement amount. Banks should be caution..

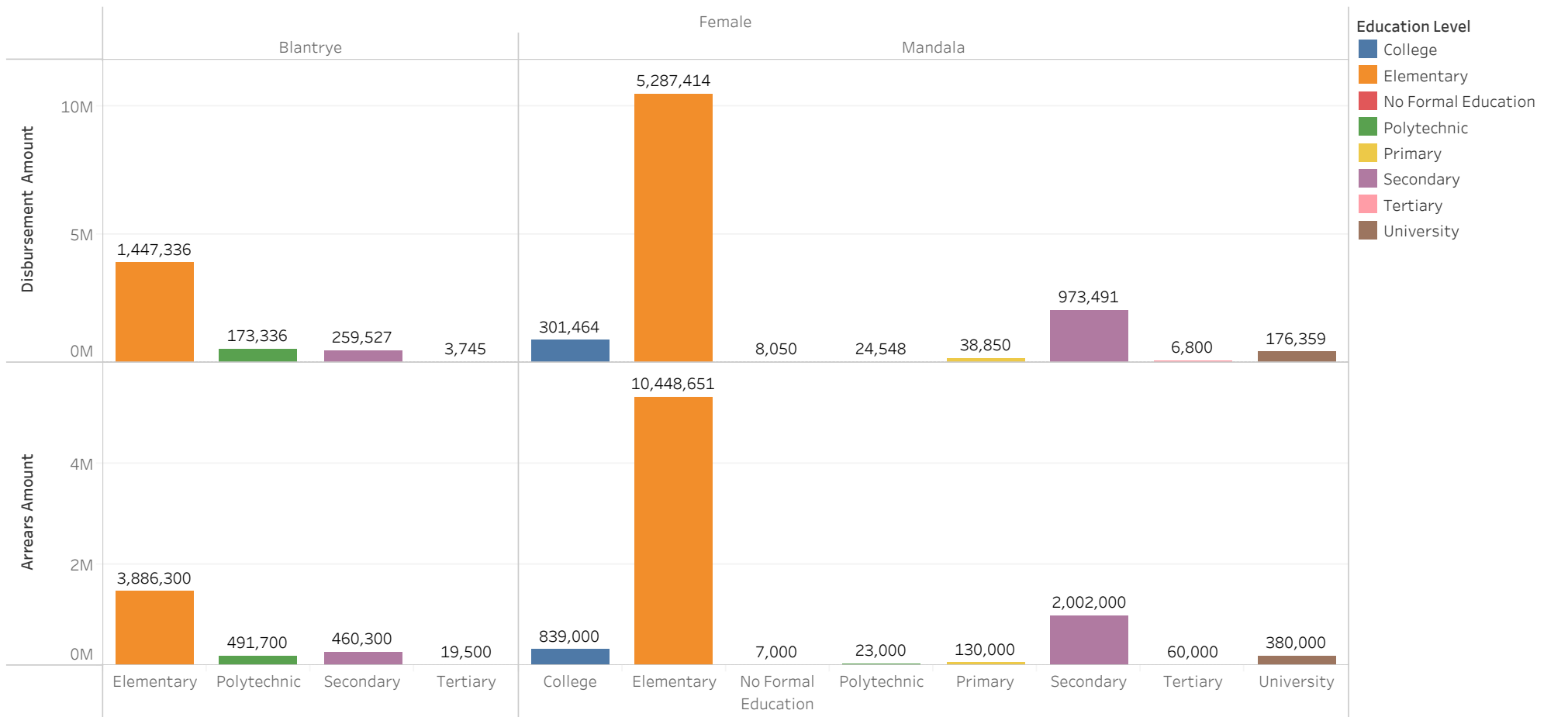


Malawi National Bank Portfolio

Males who have their accounts in Mandala and Blantrye, have higher arrears in comparison with the loan disbursement amount. Also, all of these males have elementary level of education.

Female account holders with elementary level of education in Blantrye and Mandala branches, have double amount of arrears in comparison to the disbursement amount. Banks should be cautious while lending to women.

Most of the arrear amount due are from the business people followed by the one who are self employed. Banks should have tighter regulations and additional checks while lending to those categories.

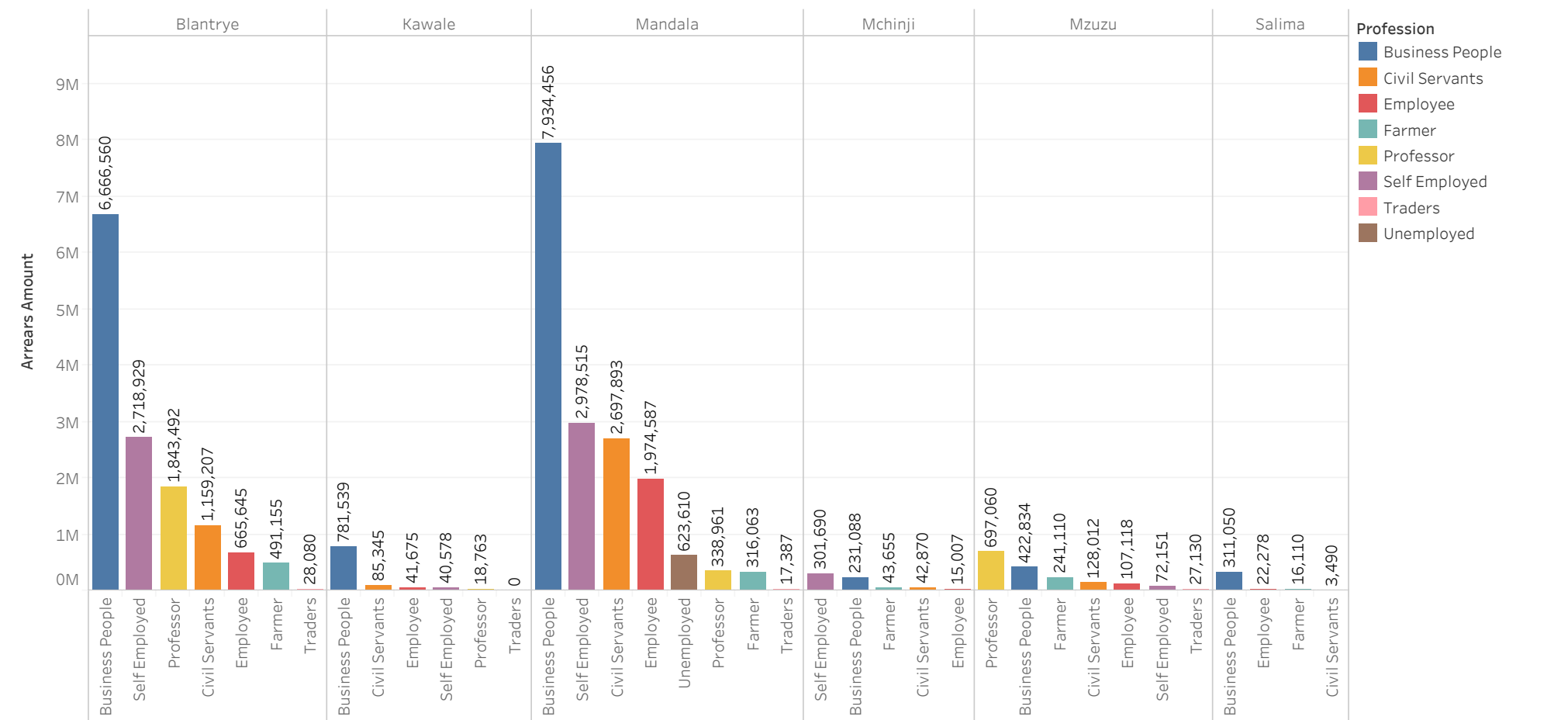


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