Microloan Portfolio Dashboard- Risk & Repayment Insights

2000
Total Clients

501,16
Average Loan Amount

0,70
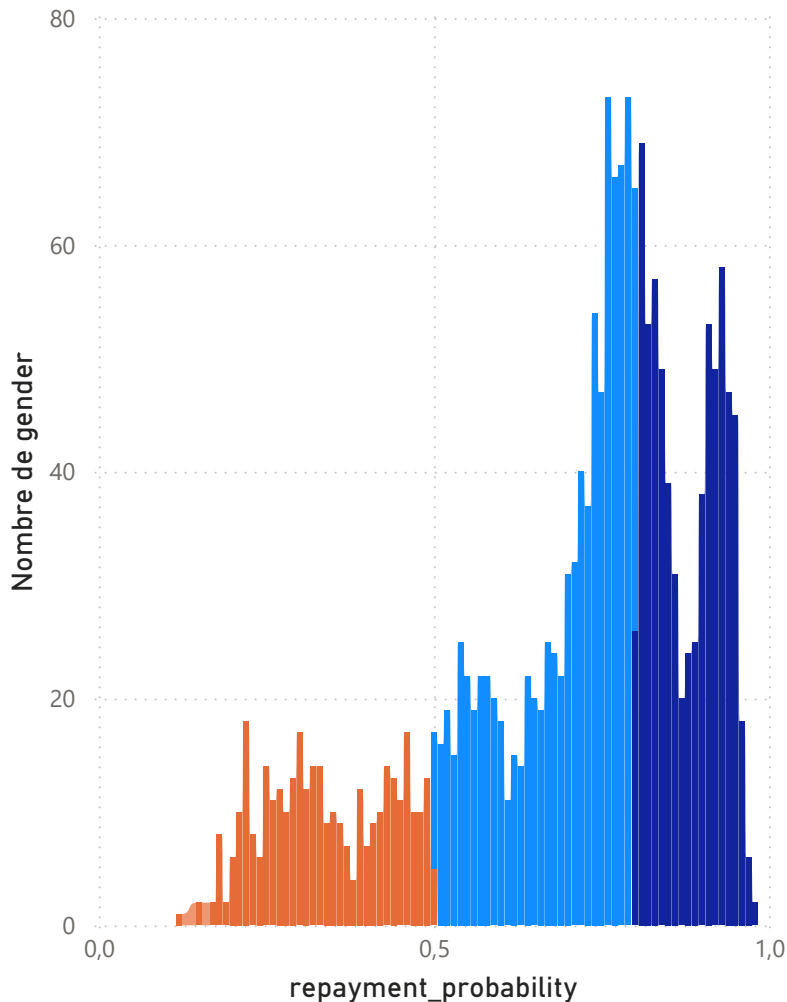Average Repayment Probability

808,27
Average Monthly Income
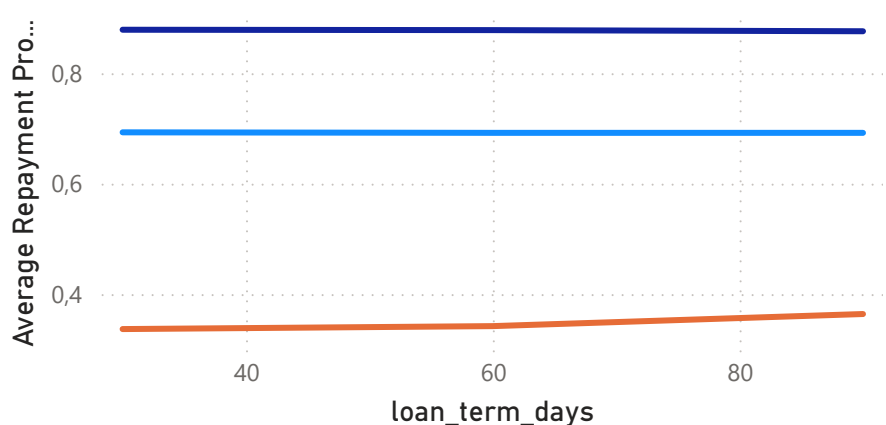
350
High Risk Clients

Repayment Probability by Gender
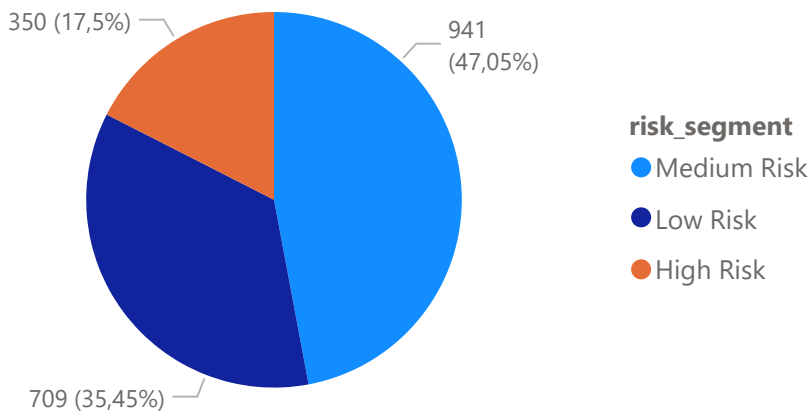
risk_segment ● High Risk ● Low Risk ● Medium Risk
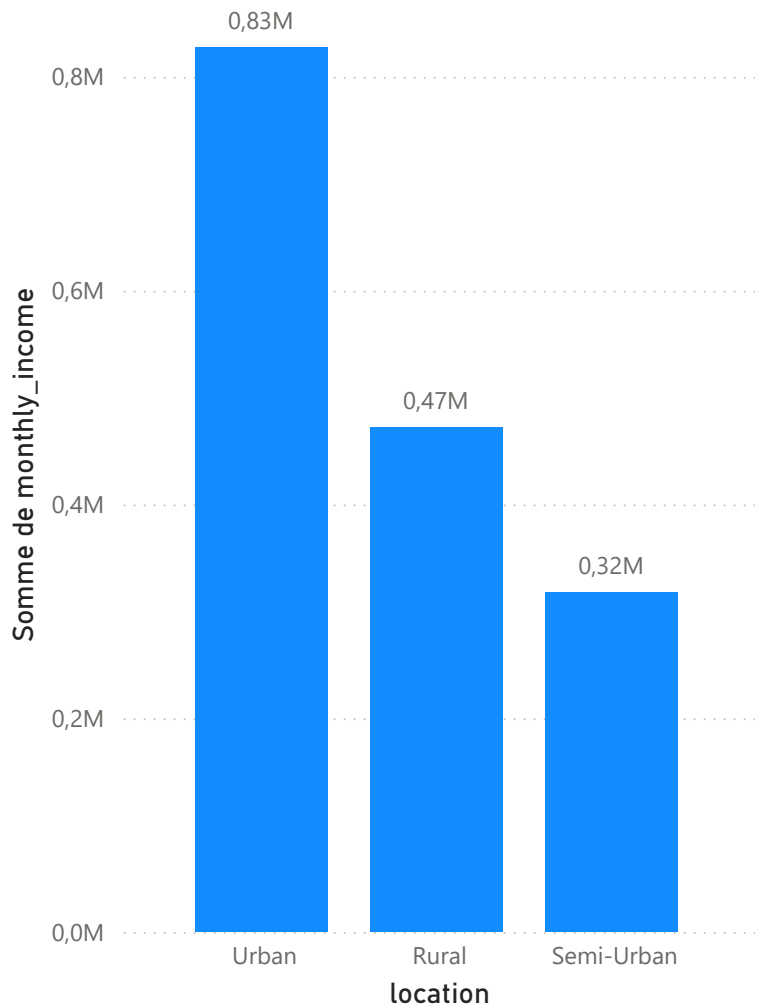

Average Repayment Probability by Loan Term

risk_segment ● High Risk ● Low Risk ● Medium Risk

Risk Segment Distribution

350 (17,5%)

941 (47,05%)

709 (35,45%)

risk_segment
● Medium Risk
● Low Risk
● High Risk

Average Income by Region

Client Insights & Risk Analysis

804
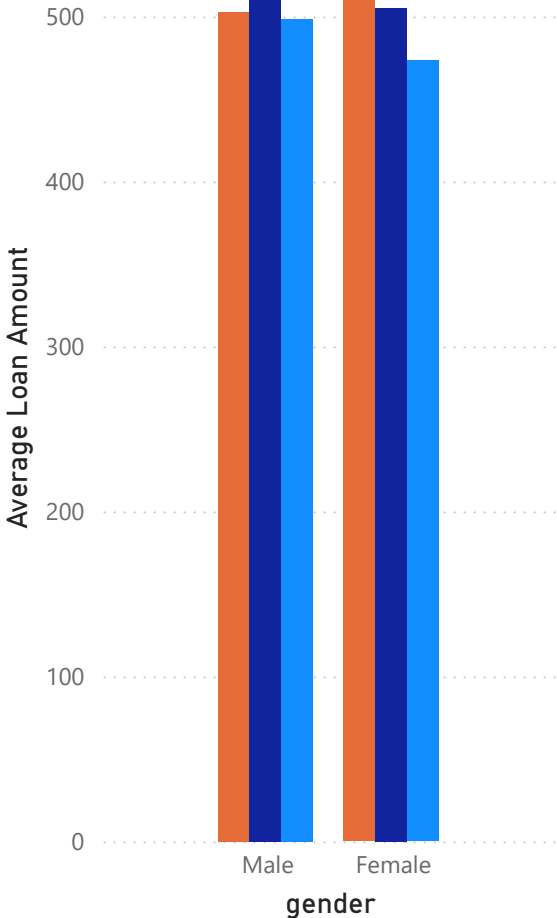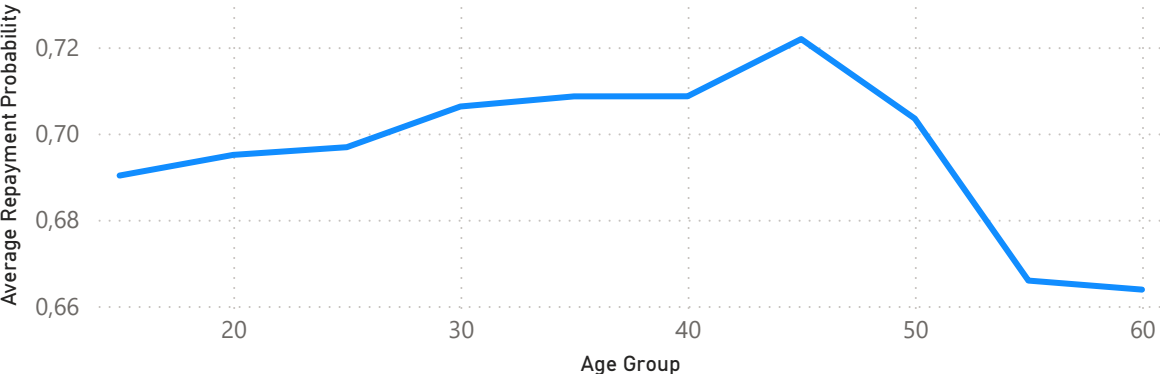Female Clients

1196
Male Clients
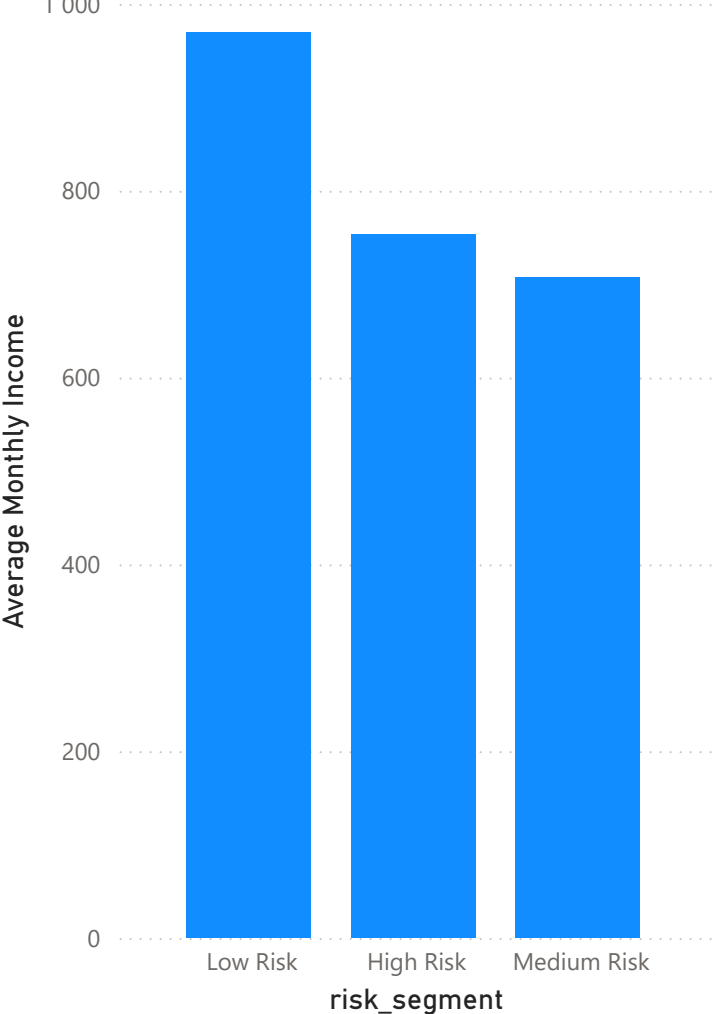
0,18
High Risk Percentage

Average Loan Amount by Gender

risk_se... ● High Risk ● Low Risk ● Medium...
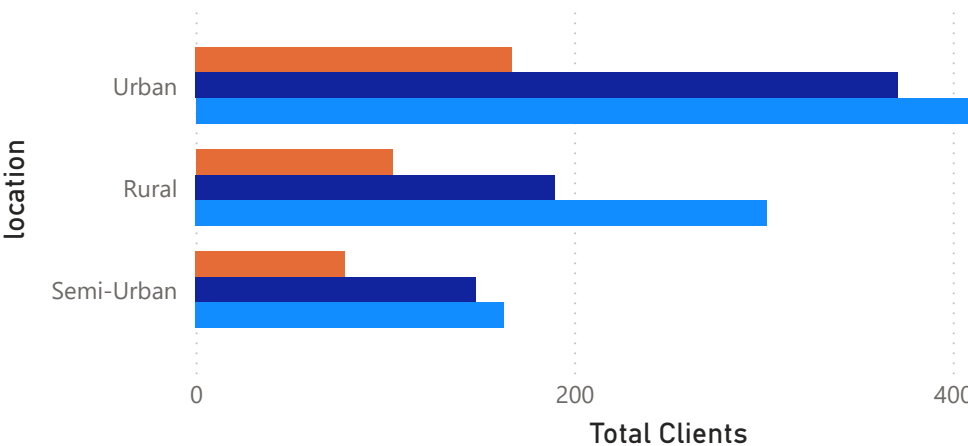

Repayment Probability by Age Group

Risk Segment by Region

risk_segment ● High Risk ● Low Risk ● Medium Risk

Average Monthly Income by Risk Segment

Loan Performance & Trends

1,00M
Total Loans
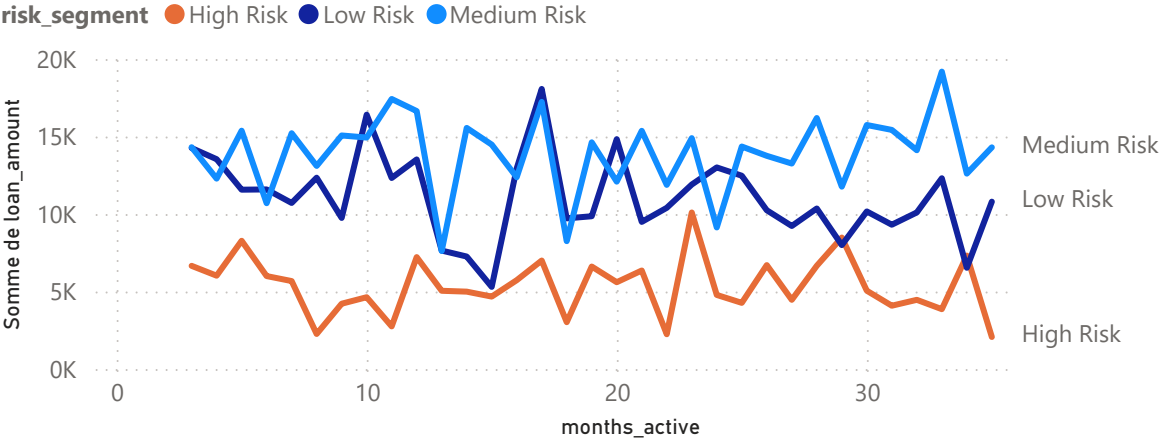
12,02
Avg Interest Rate

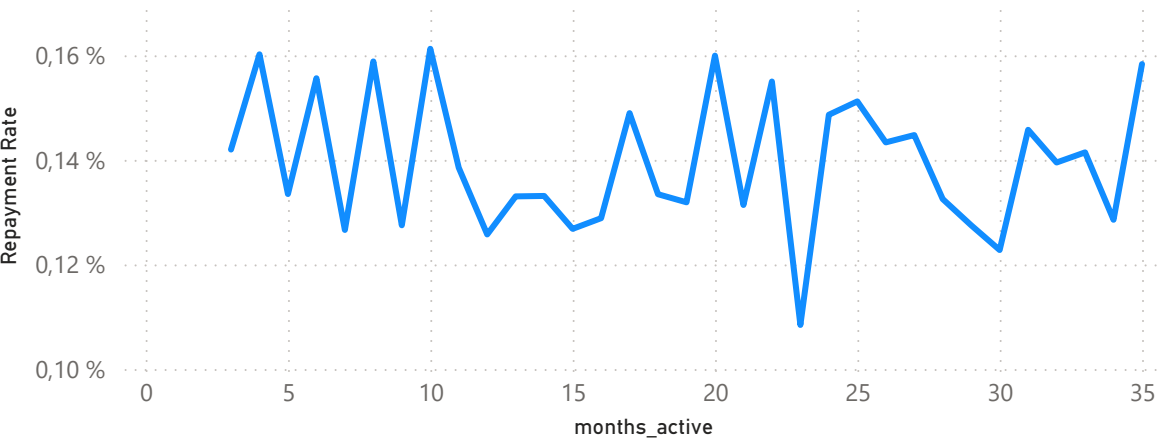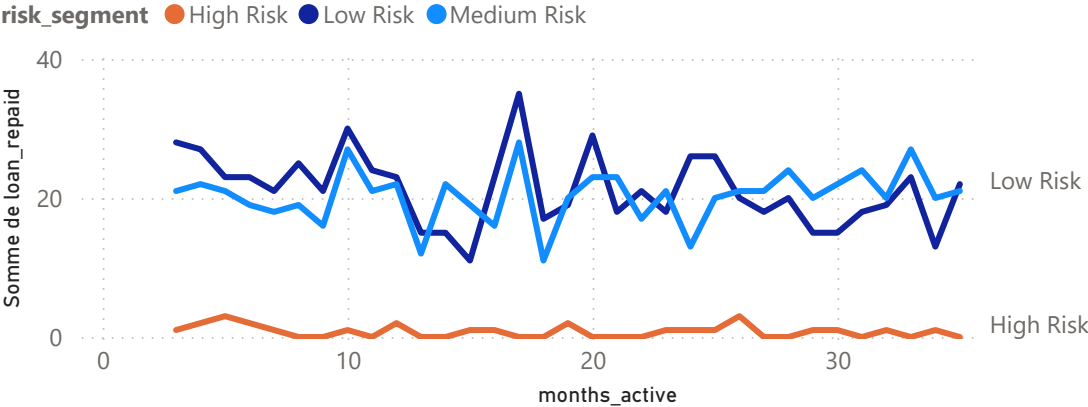**45,86**
Avg Loan Term

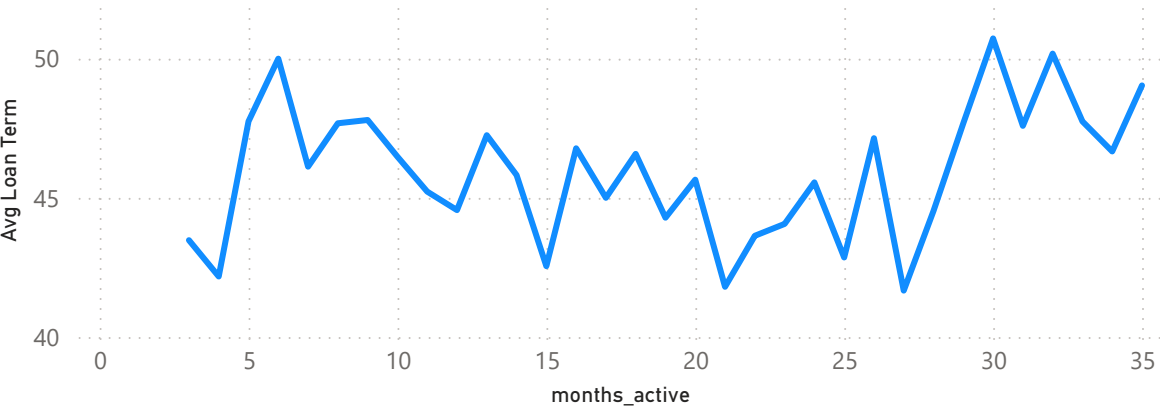**699,85K**
Total Repaid

Loan Amount Trend Over Time

Repayment Rate Over Time

Loan Repaid Trend Over Time

Avg Loan Term par months_active

Client Segmentation & Behavior

Select Risk Segment
- ◯ High Risk
- ◯ Low Risk
- ◯ Medium Risk

Select Gender
- ◯ Female
- ◯ Male

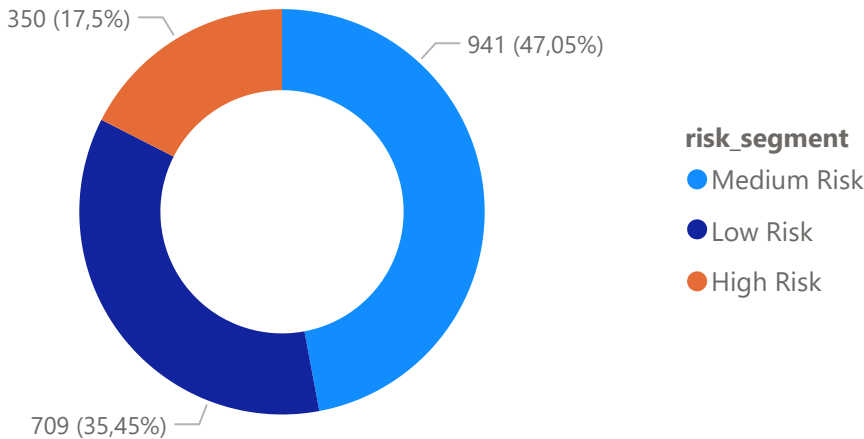## Select Location
- ◯ Rural
- ◯ Semi-Urban
- ◯ Urban

Average Loan Amount by Location and Gender

gender ●Female ●Male
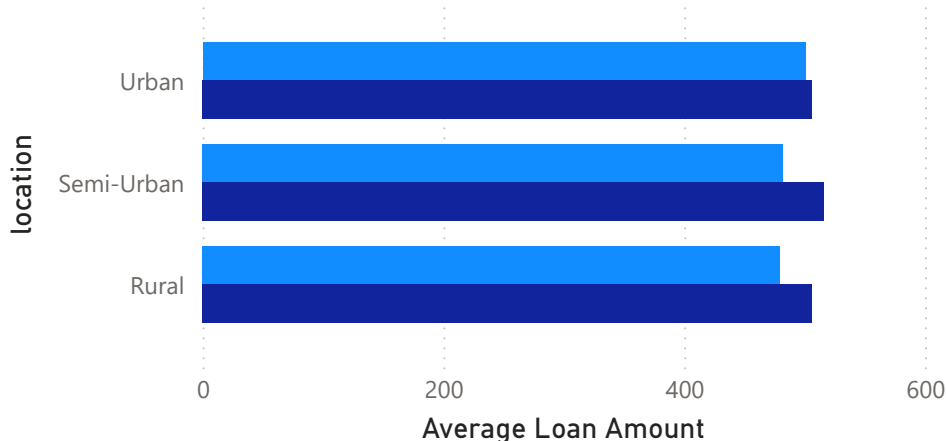
Client Distribution by Risk Segment

350 (17,5%)
941 (47,05%)
709 (35,45%)

risk_segment
● Medium Risk
● Low Risk
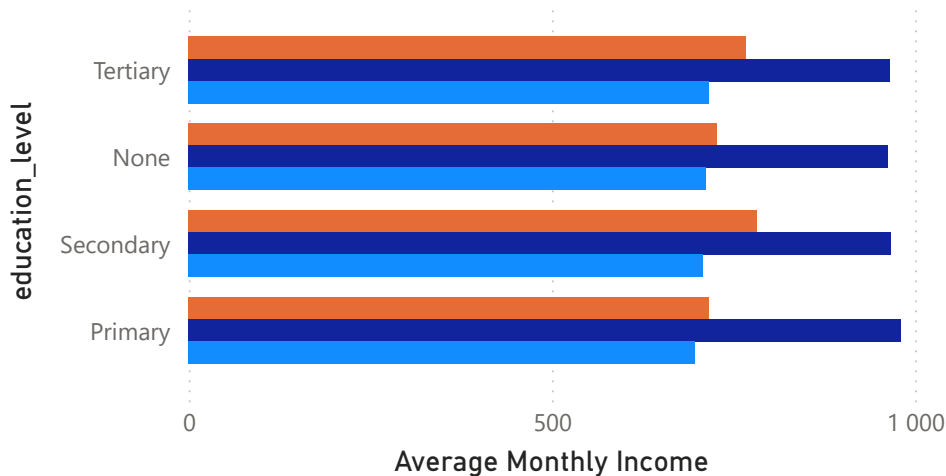● High Risk

Average Income by Education Level

risk_segment ●High Risk ●Low Risk ●Medium Risk

Key Takeaways:
- Default risk is highest among short term, low income borrowers.
- Clients with stable employment show faster repayment.
- Portfolio diversification by region improves repayment consistency.