

CREDIT RISK ANALYSIS HM

Total Loans

500

Count of Loan_ID

Approved %

69.00

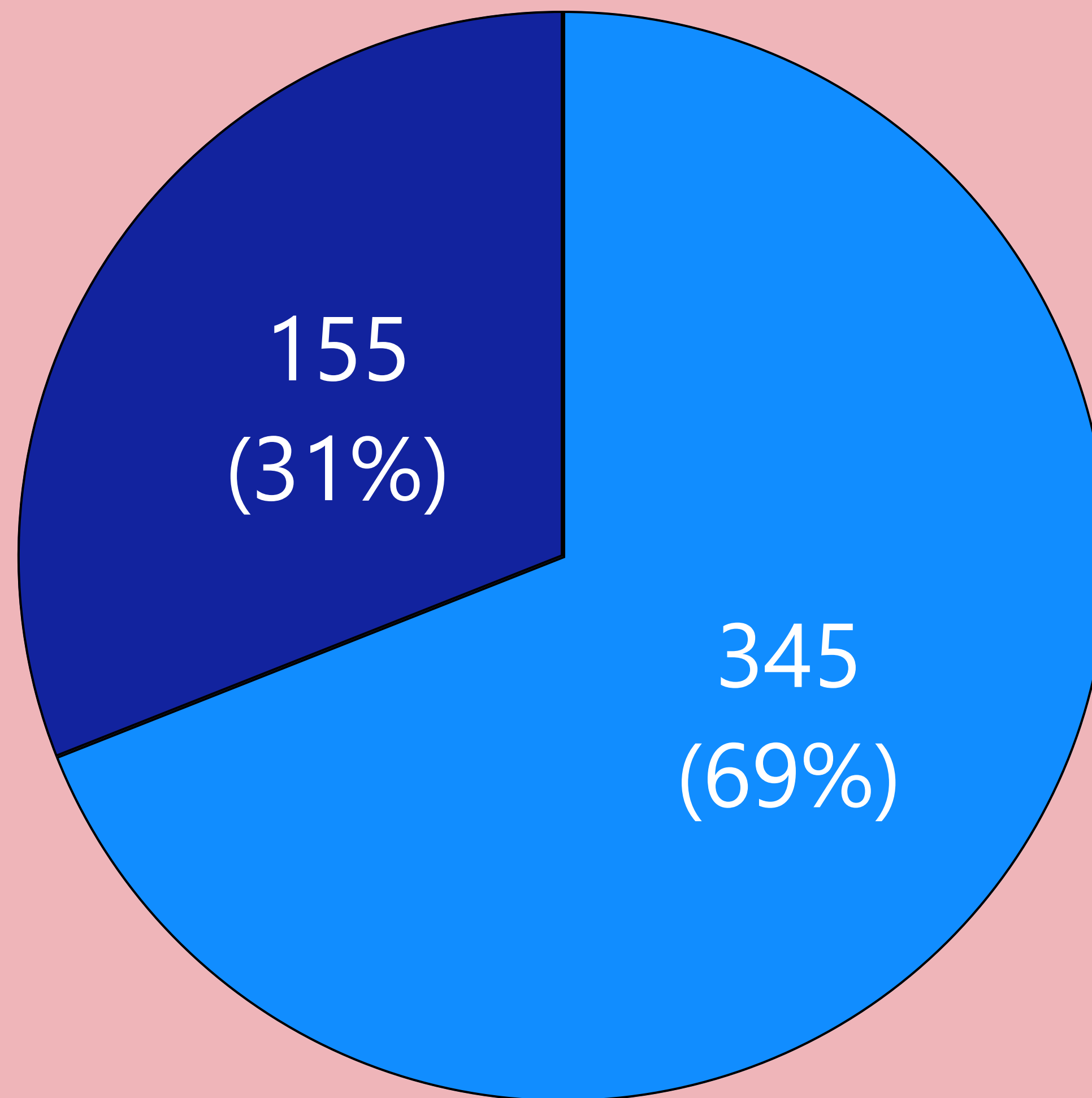
Approved_Rate

Average Loan
Amount

143

Average of LoanAmount

Approval Rate Overview

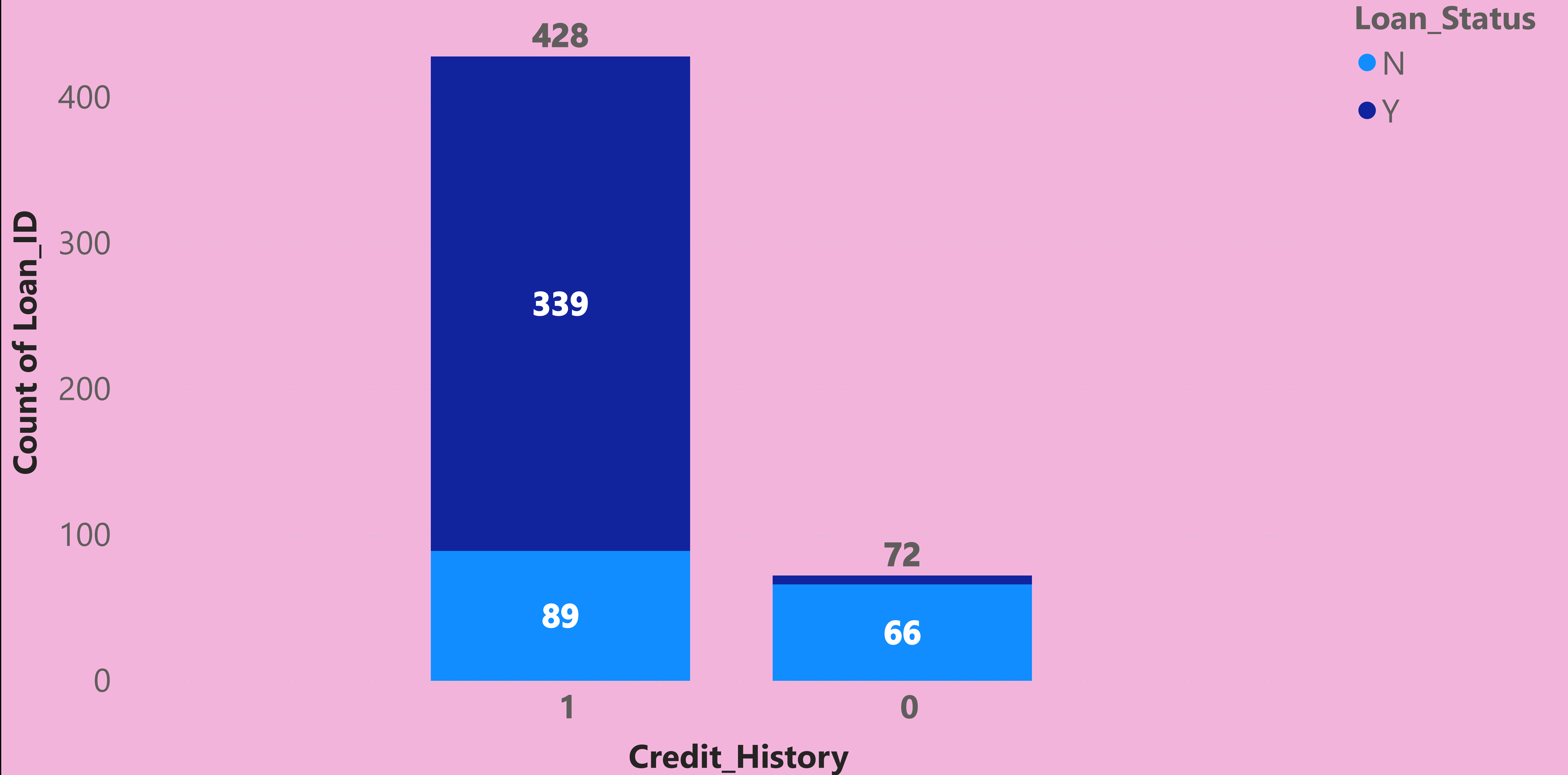


Loan_Status

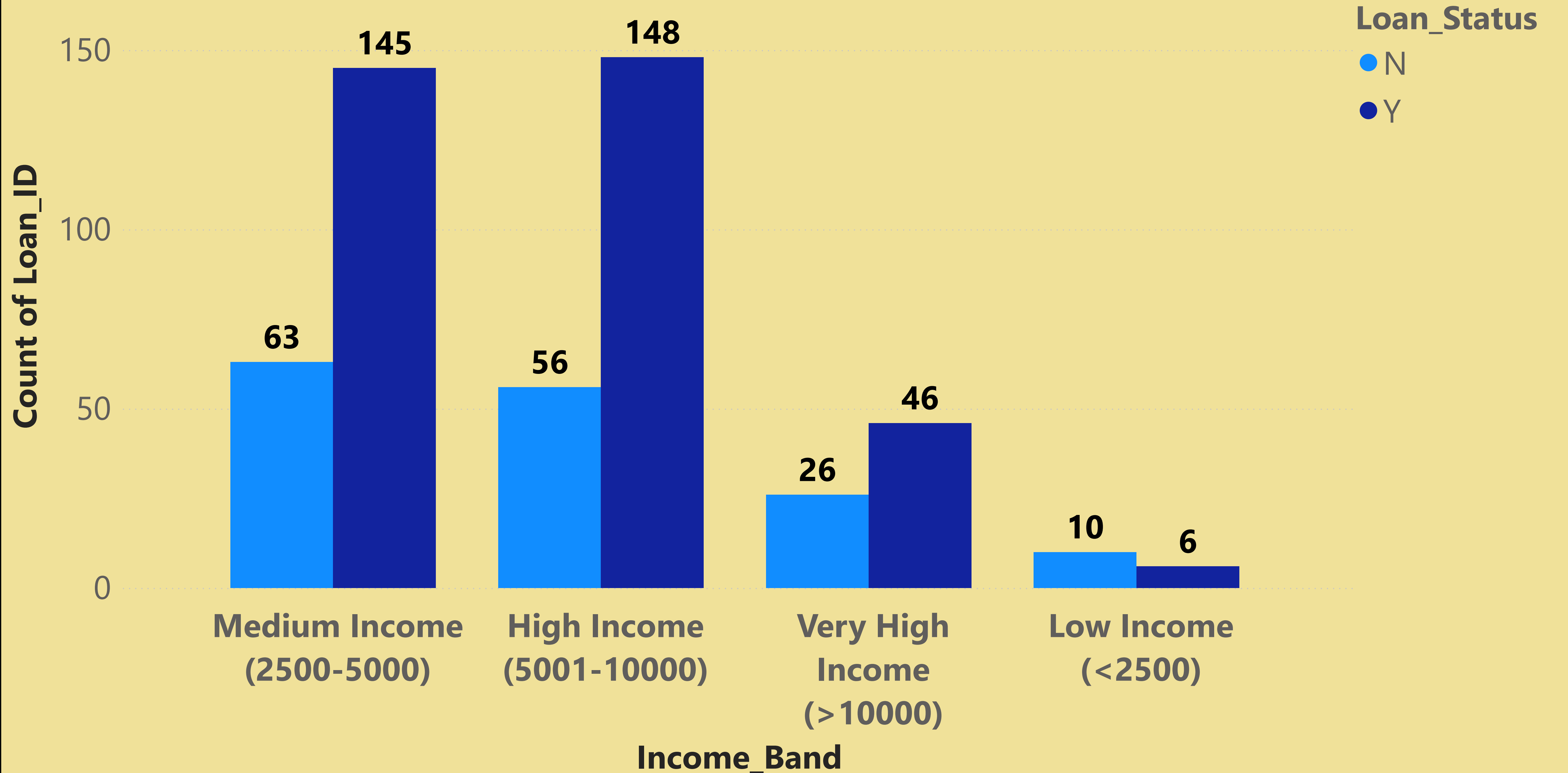
● Y

● N

Approval by Credit History



Approval by Income Band



DTI vs Loan Status

Loan_Status

● N

● Y

Medium Risk (2-4)

97

28.45%

244

71.55%

Low Risk (<2)

46

31.94%

98

68.06%

High Risk (>4)

12

80.00%

3

20.00%

DTI_Band

0%

20%

40%

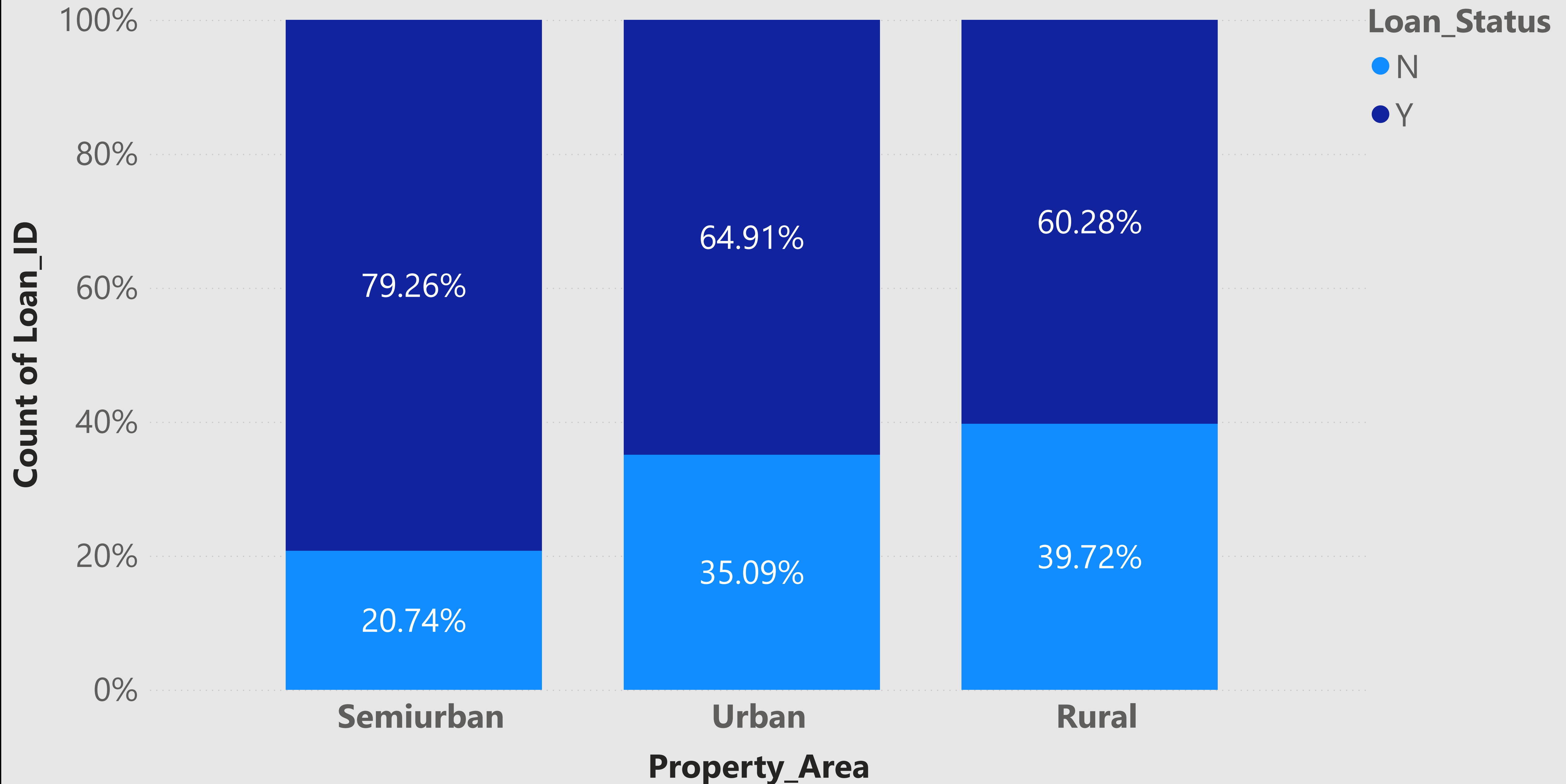
60%

80%

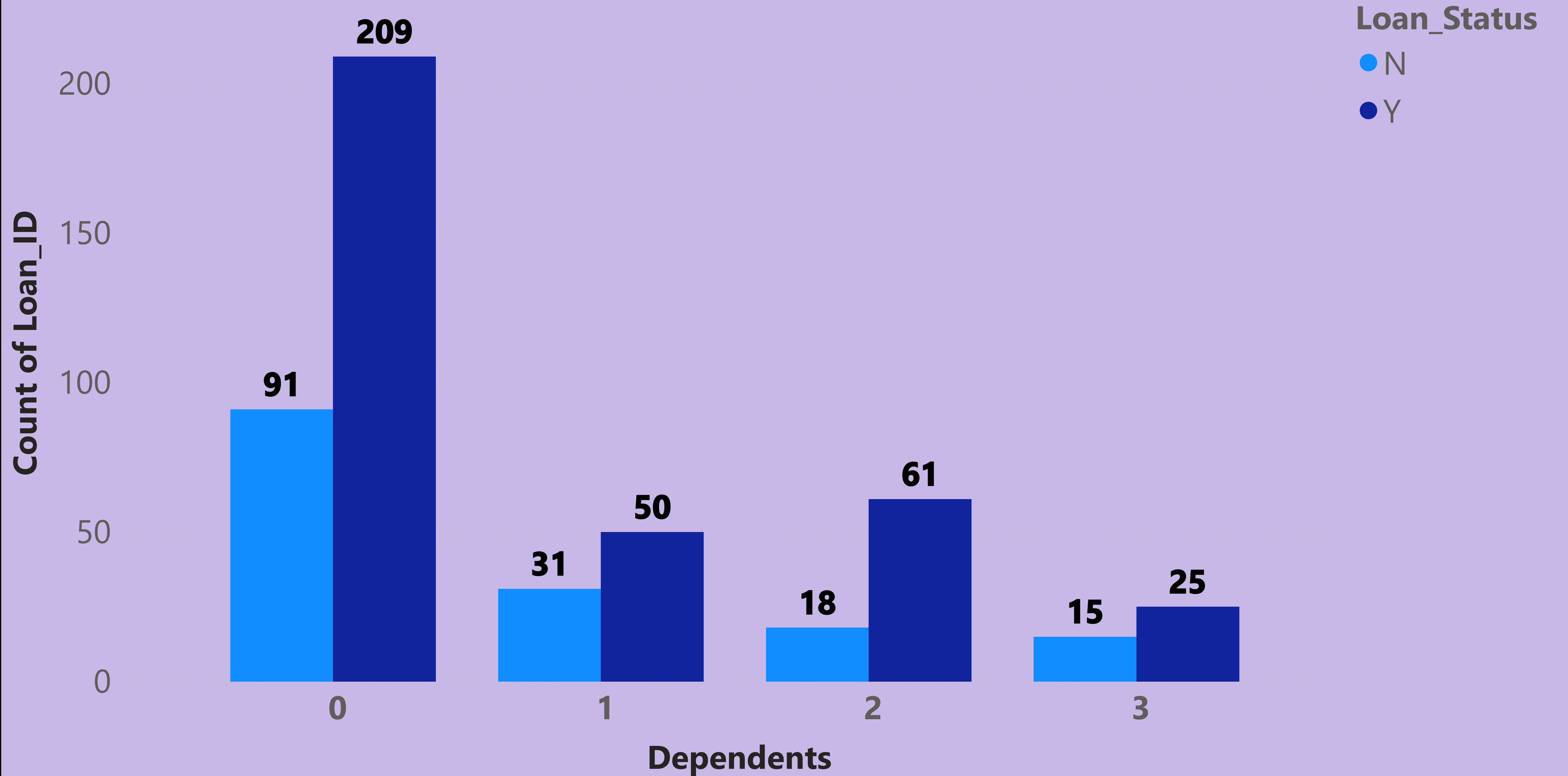
100%

Count of Loan_ID

Property Area vs Approval



Dependents vs Approval



Education vs Approval

