



## Credit Risk Analysis: Executive Summary

Loan Intent

All

Age Groups

All

245.80M

Total Loan Amnt

6058

Total Defaults

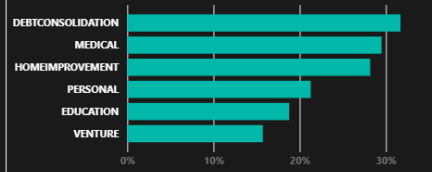
23.86%

Default Rate %

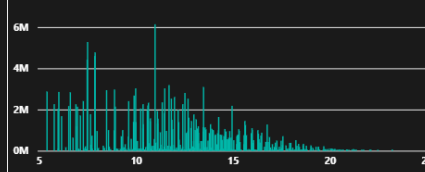
67.09K

Average Income

Risk by loan purpose



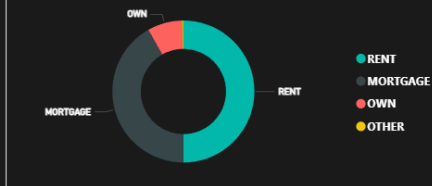
Total Loan By Interest %



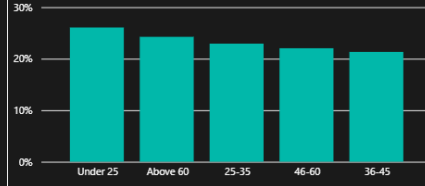
Credit grade Performance

Loan Grade	Default Rate %
A	10.89%
B	17.59%
C	22.30%
D	61.28%
E	67.44%
F	70.87%
G	98.15%

Distribution of loans by home ownership



Default Rate (%) by Age



## Credit Risk Analysis: Risk Segmentation & Drivers

Loan Intent

All

Income Band

All

Home Ownership

All

6058

High-Risk Applications

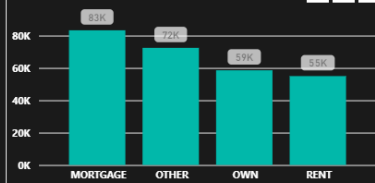
10.95K

Avg Loan Amount (Defaults)

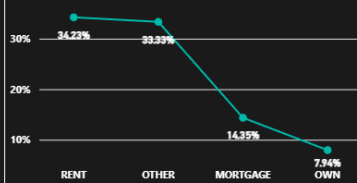
50.44K

Avg Income of Defaulters

Average Income by Home Ownership



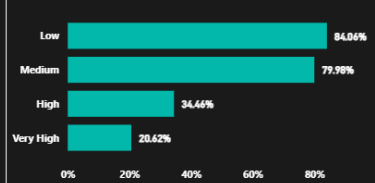
Default Rate % by person\_home\_ownership



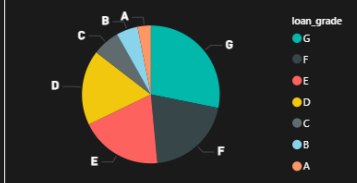
Income Band × Loan Grade × Default Rate %

Income Band	A	B	C	D	E	F	G
Very High	7.29%	14.35%	19.08%	58.58%	65.01%	70.59%	96.08%
Medium	77.97%	77.17%	74.44%	94.59%	96.15%	100.00%	100.00%
Low	96.15%	65.00%	80.00%	100.00%	100.00%		
High	24.23%	27.34%	30.08%	73.02%	87.76%	64.29%	100.00%

Default Rate % by Income Band



Default Rate % by loan\_grade



High-Risk Applications by Loan Purpose

