

Total Applications

32581

Loan Amount

\$312M

Avg Loan...

\$9 589

Avg Loan Cost

\$13 075

Avg Int Rate

11,01

Avg CUR

0,50

Avg DTI

0,35

Avg LTI

0,17

Overview

Risk Analysis

Details

Previously Defaulted

All

Open Accounts

All

Credit History Length

All

Loan Term Months

All

Country Loan Distribution

Drilldown by State and City | Tooltip Defaults

Back

Zoom-out

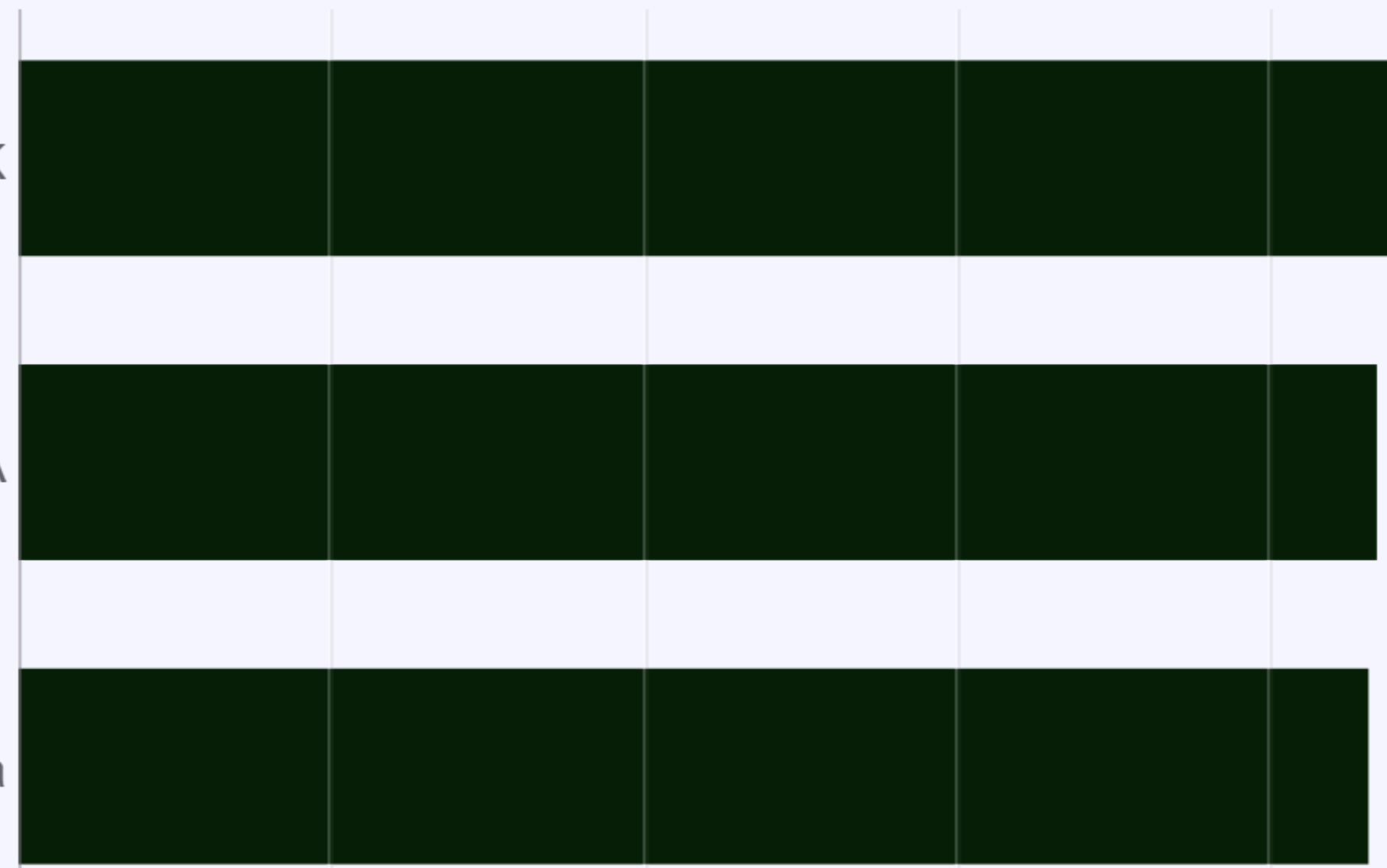
Lin

?

UK

USA

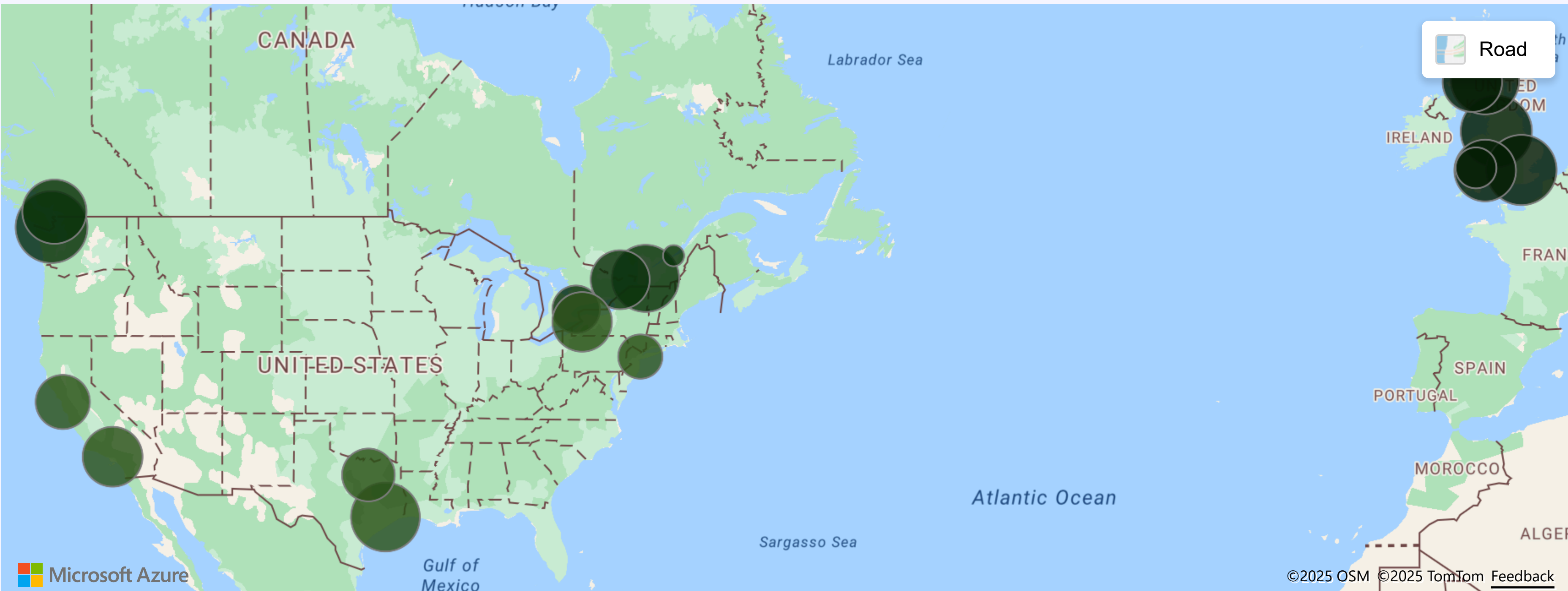
Canada



0 2500 5000 7500 10000 12500

Loan Amount by Location

UK Canada USA



Education Level Loan Distribution

#Drilldown by Employment Type and Home Ownership | Tooltip Defaults

Back

Zoom-out

Lin

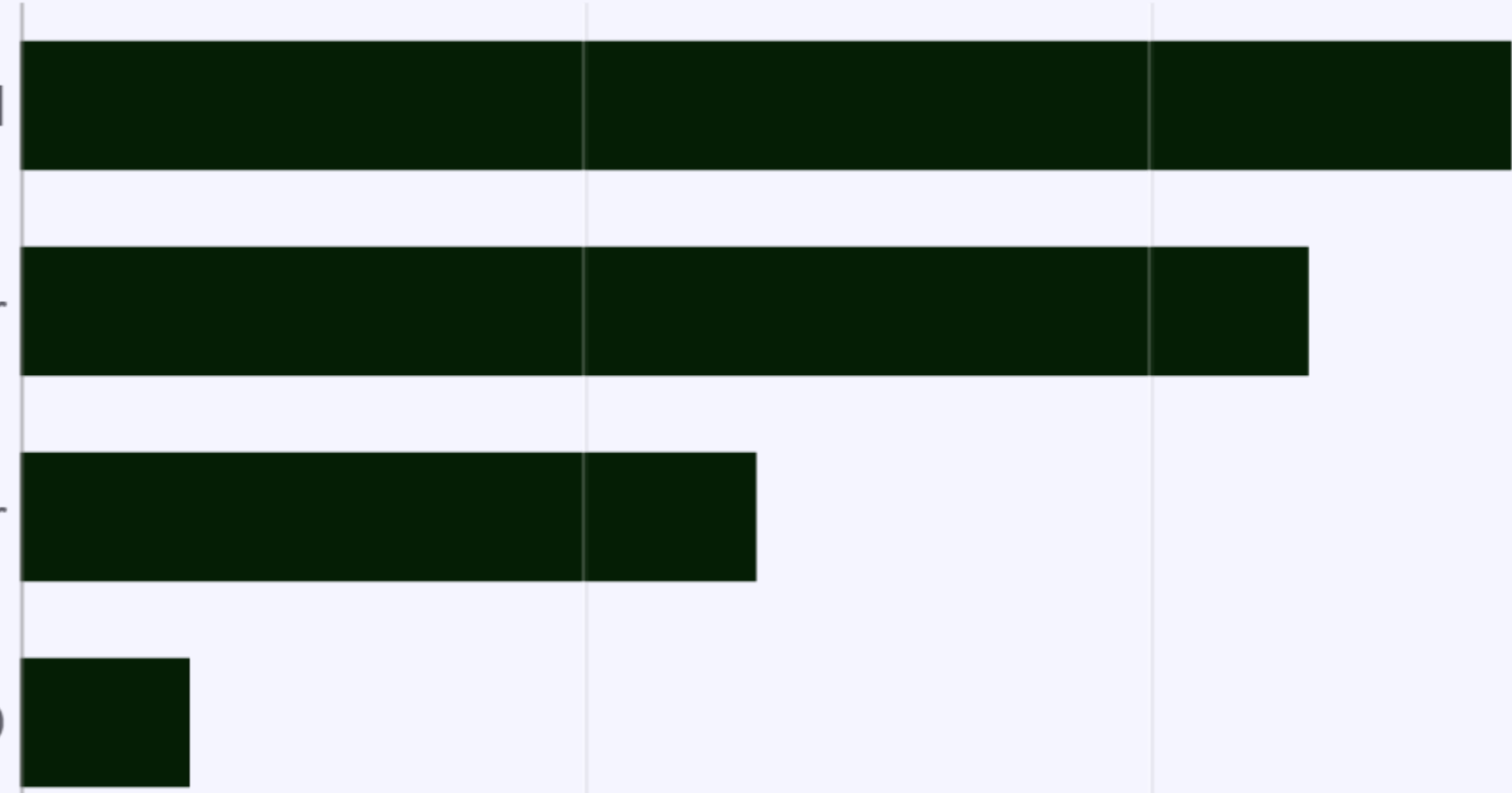
?

High School

Bachelor

Master

PhD



0 5000 10000 15000

Gender Loan Distribution

#Drilldown by Age Class and Marital Status | Tooltip Defaults

Back

Zoom-out

?

Female
49.75%

Male
50.25%



Portfolio Health by Total Loans

#Drilldown by Loan Intent

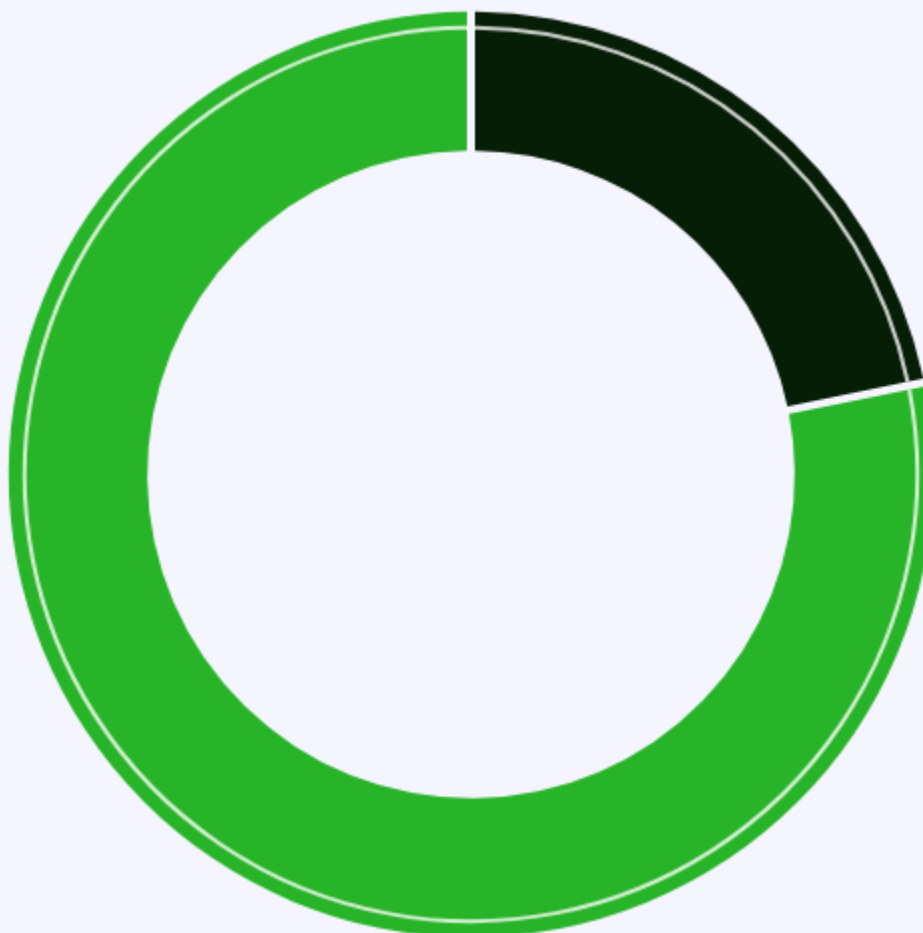
Back

Zoom-out

?

Defaulted
21.82%

Non-Defaulted
78.18%

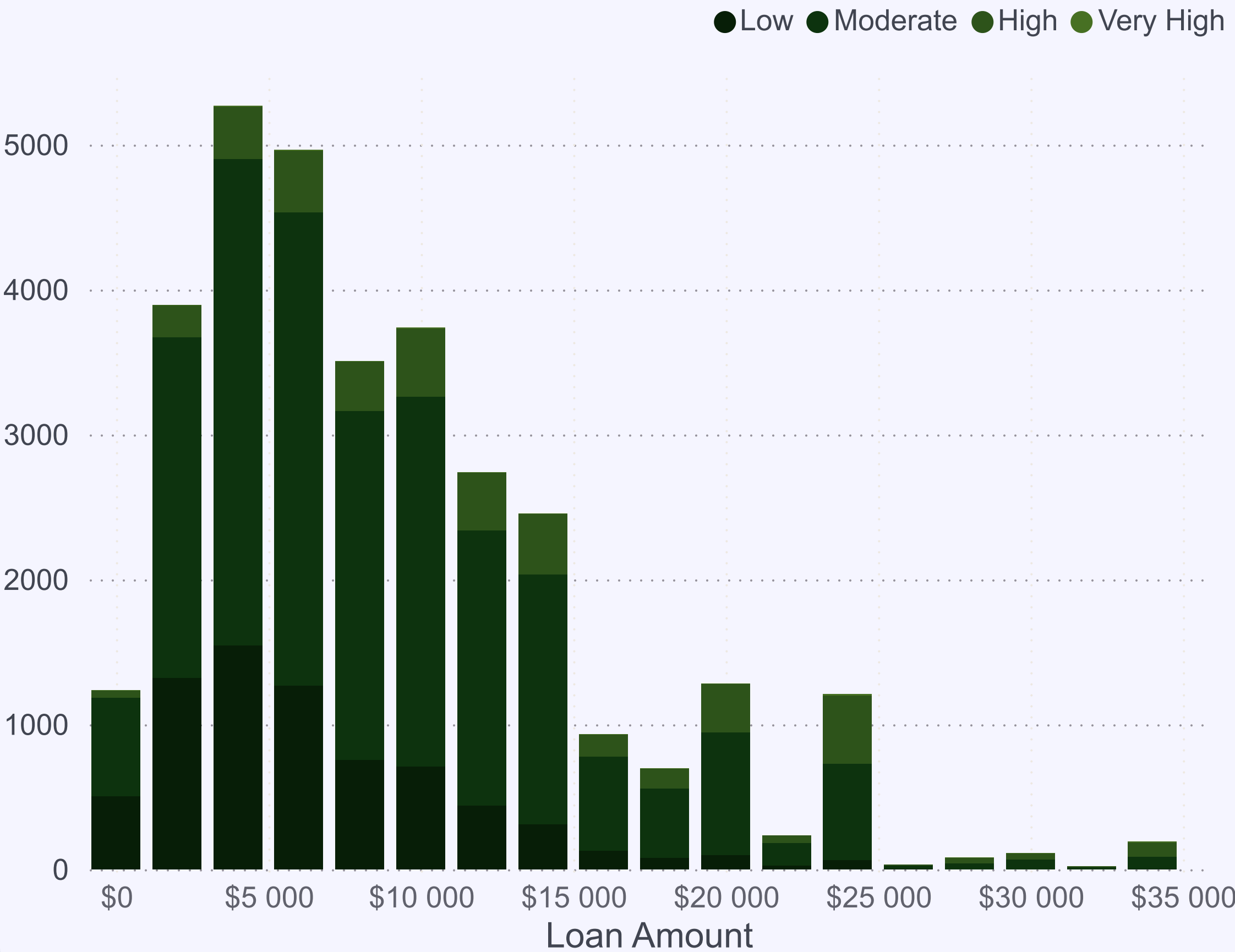


Overview

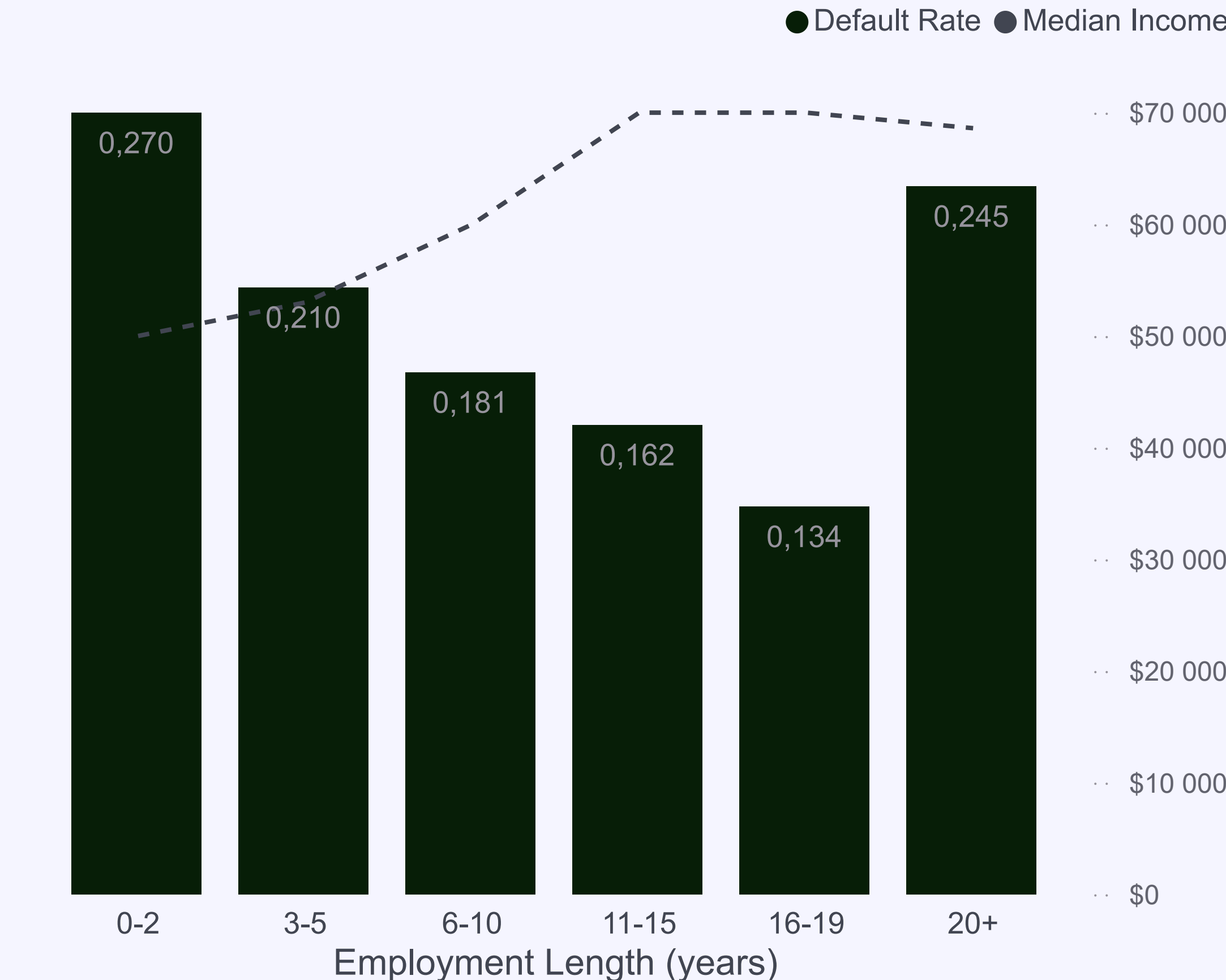
Risk Analysis

Details

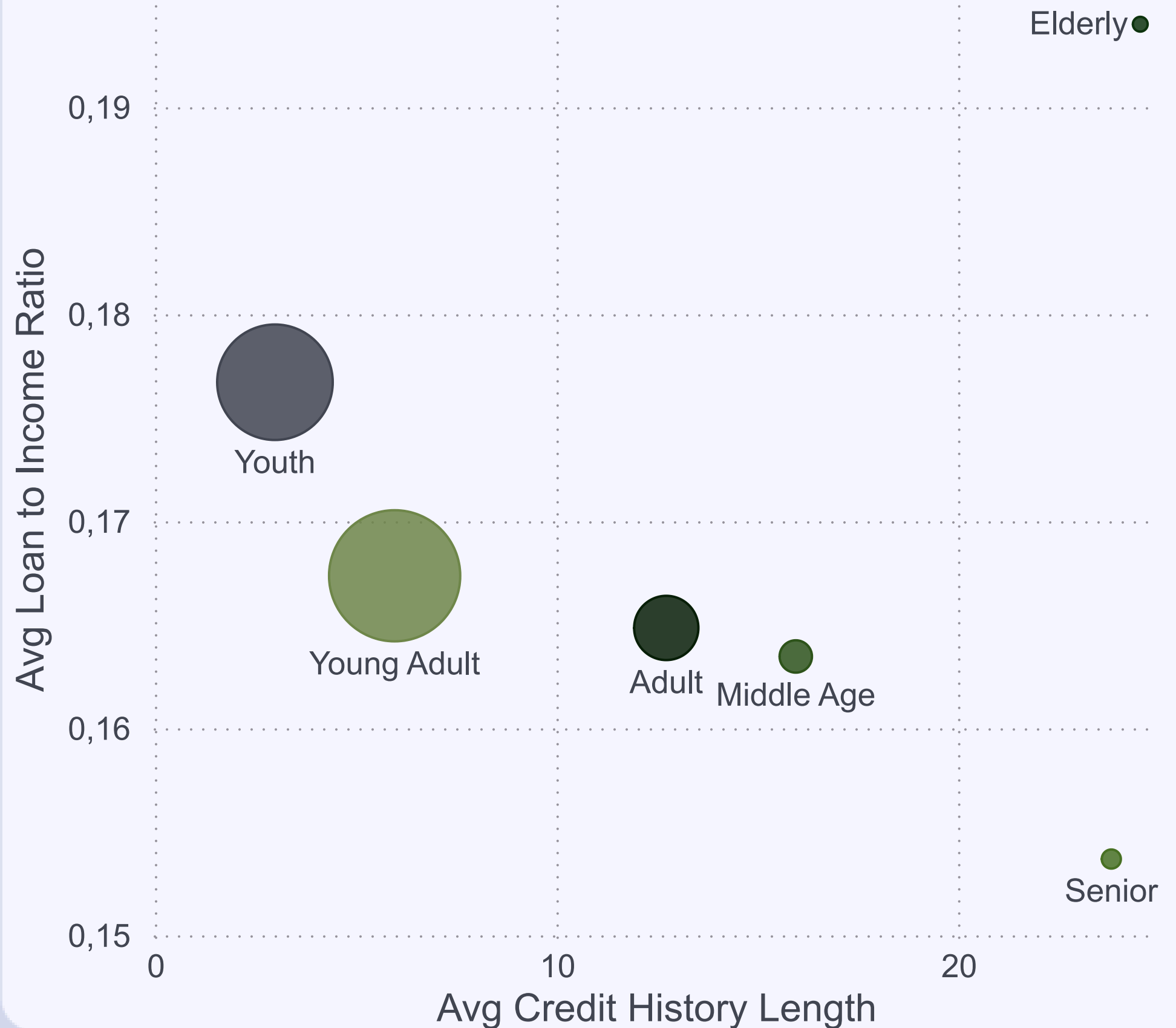
Applications & Default Rate by Loan Size and Debt Class



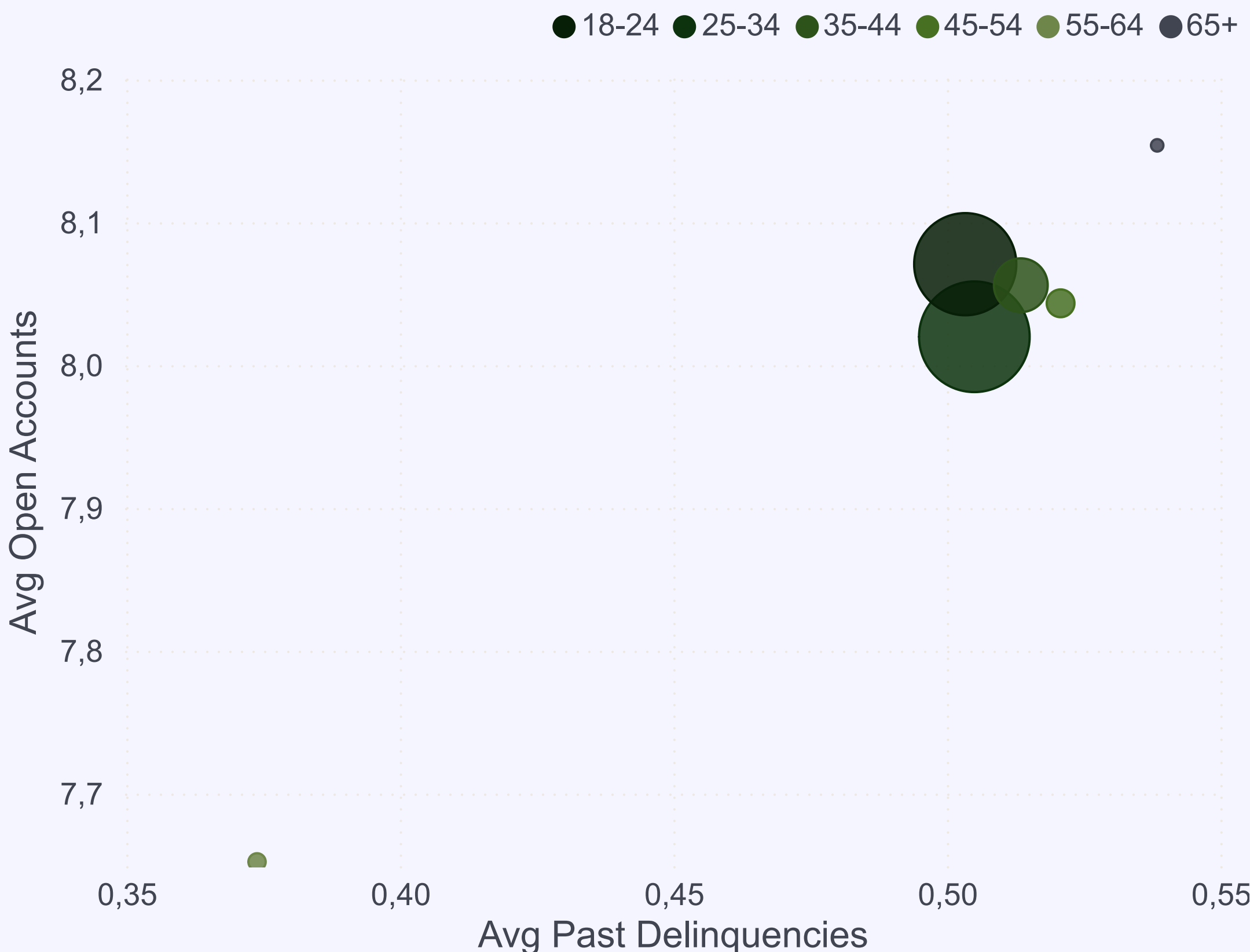
Default Risk by Income and Employment Tenure



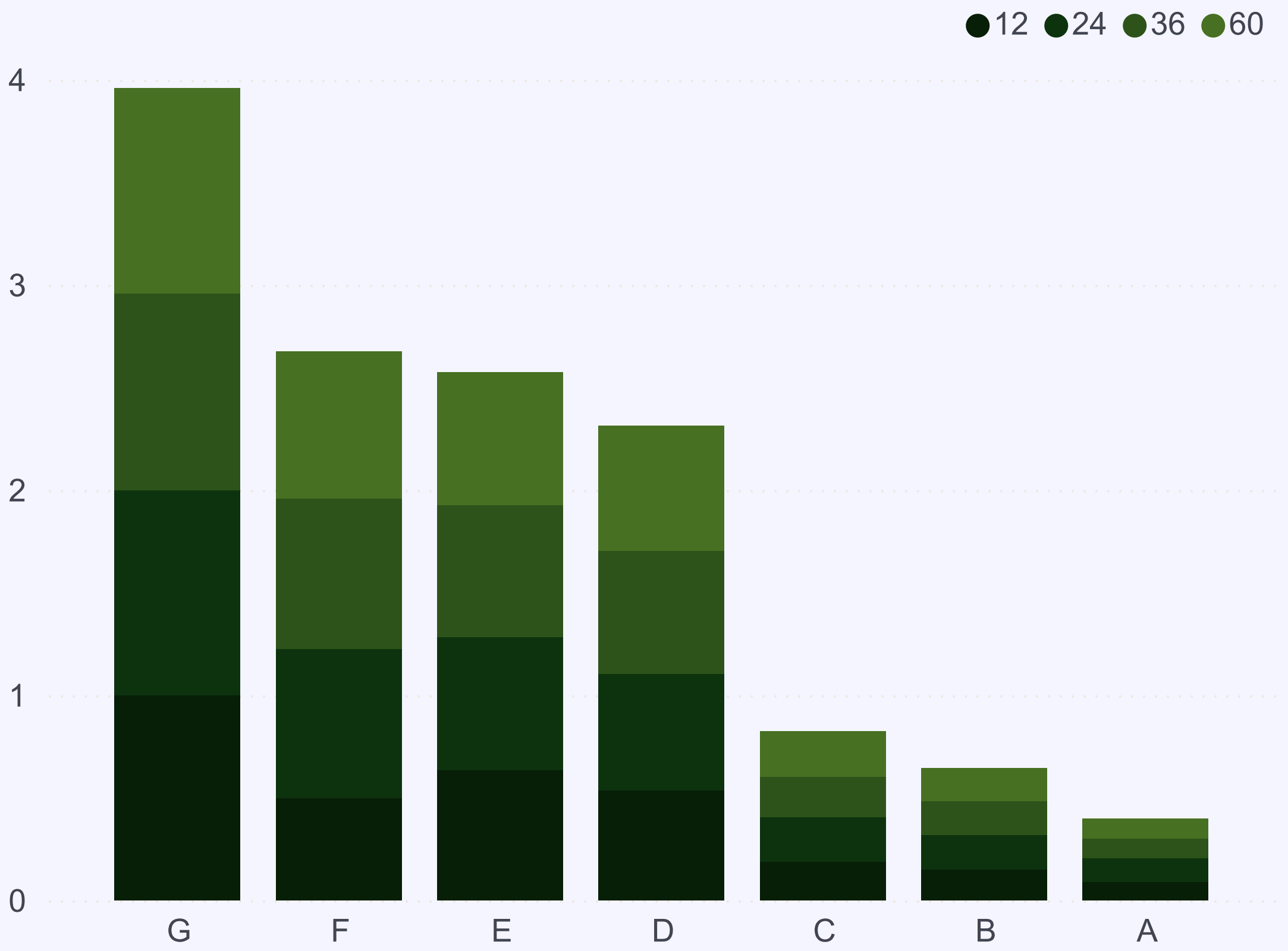
Loan Risk by Credit History and LTI Ratio Across Age Groups



Account Behavior and Default Risk by Age Group



Defaults by Grade & Term (Months)



Defaults by Key Loan Metrics and Home Ownership



Previously Defaulted

All

Loan Purpose

All

Age Group

All

City

All

Credit Risk Client Details

Defaulted

Non-Defaulted

Clear Filters

Overview

Risk Analysis

Details

Previously Defaulted

All

Client ID	Age	Gender	Marital Status	Education	Country	State	City	Income	Employment Type	Employment Length	Loan Intent	Loan Grade	Amount	Interest Rate	Loan Term Months
CUST_00001	22	Male	Married	High School	Canada	Ontario	Toronto	\$59 000	Self-employed	4	Personal	D	\$35 000	16,02	
CUST_00003	25	Female	Married	Master	UK	Wales	Swansea	\$9 600	Full-time	1	Medical	C	\$5 500	12,87	
CUST_00004	23	Male	Married	Bachelor	Canada	BC	Vancouver	\$65 500	Part-time	4	Medical	C	\$35 000	15,23	
CUST_00005	24	Female	Single	Bachelor	USA	New York	Buffalo	\$54 400	Part-time	8	Medical	C	\$35 000	14,27	
CUST_00006	21	Male	Single	High School	USA	California	San Francisco	\$9 900	Full-time	2	Venture	A	\$2 500	7,14	
CUST_00007	26	Female	Widowed	High School	Canada	Ontario	Toronto	\$77 100	Self-employed	8	Education	B	\$35 000	12,42	
CUST_00008	24	Female	Single	High School	Canada	Quebec	Quebec City	\$78 956	Self-employed	5	Medical	B	\$35 000	11,11	
CUST_00009	24	Female	Married	Master	USA	Texas	Dallas	\$83 000	Part-time	8	Personal	A	\$35 000	8,90	
CUST_00010	21	Male	Single	Bachelor	UK	Scotland	Glasgow	\$10 000	Part-time	6	Venture	D	\$1 600	14,74	
CUST_00011	22	Female	Widowed	Master	UK	England	London	\$85 000	Full-time	6	Venture	B	\$35 000	10,37	
CUST_00012	21	Female	Single	Bachelor	Canada	Quebec	Montreal	\$10 000	Self-employed	2	Home Improvement	A	\$4 500	8,63	
CUST_00013	23	Female	Divorced	High School	Canada	BC	Victoria	\$95 000	Unemployed	2	Venture	A	\$35 000	7,90	
CUST_00014	26	Male	Single	Bachelor	USA	California	Los Angeles	\$108 160	Self-employed	4	Education	E	\$35 000	18,39	
CUST_00018	23	Female	Married	Bachelor	Canada	Ontario	Ottawa	\$92 111	Full-time	7	Medical	F	\$35 000	20,25	
CUST_00019	23	Male	Married	Bachelor	USA	California	Los Angeles	\$113 000	Full-time	8	Debt Consolidation	D	\$35 000	18,25	
CUST_00020	24	Male	Single	High School	UK	Wales	Swansea	\$10 800	Unemployed	8	Education	B	\$1 750	10,99	
CUST_00023	22	Male	Single	Bachelor	UK	Scotland	Edinburgh	\$65 000	Full-time	4	Education	D	\$34 000	17,58	
CUST_00025	22	Female	Married	Bachelor	USA	Texas	Houston	\$80 000	Unemployed	3	Personal	D	\$33 950	14,54	
CUST_00026	24	Male	Single	High School	Canada	Ontario	Toronto	\$67 746	Self-employed	8	Home Improvement	C	\$33 000	12,68	
CUST_00027	21	Female	Single	Bachelor	Canada	Ontario	Toronto	\$11 000	Full-time	3	Venture	E	\$4 575	17,74	
CUST_00029	24	Female	Single	High School	UK	Scotland	Edinburgh	\$65 000	Full-time	6	Home Improvement	B	\$32 500	9,99	
CUST_00030	21	Male	Widowed	High School	UK	Wales	Swansea	\$11 389	Part-time	5	Education	C	\$4 000	12,84	
CUST_00031	21	Male	Single	Master	USA	California	Los Angeles	\$11 520	Part-time	5	Medical	B	\$2 000	11,12	
CUST_00033	26	Male	Single	Bachelor	UK	Scotland	Glasgow	\$95 000	Full-time	7	Home Improvement	C	\$31 050	14,17	
CUST_00036	21	Female	Single	High School	USA	New York	Buffalo	\$12 000	Full-time	5	Education	A	\$2 500	7,51	
CUST_00037	22	Male	Single	Bachelor	Canada	Quebec	Montreal	\$48 000	Self-employed	1	Education	E	\$30 000	18,39	
CUST_00038	24	Female	Divorced	High School	Canada	Ontario	Ottawa	\$64 000	Part-time	8	Debt Consolidation	D	\$30 000	14,54	
CUST_00039	25	Female	Single	High School	USA	Texas	Dallas	\$75 000	Unemployed	4	Home Improvement	D	\$30 000	16,89	
CUST_00040	23	Male	Married	High School	USA	New York	Buffalo	\$71 500	Self-employed	3	Debt Consolidation	D	\$30 000	15,31	
CUST_00041	26	Female	Single	Bachelor	Canada	Quebec	Montreal	\$62 050	Full-time	6	Medical	E	\$30 000	17,99	
CUST_00042	24	Male	Married	Bachelor	Canada	Ontario	Ottawa	\$12 000	Part-time	4	Venture	B	\$2 500	12,69	
CUST_00048	26	Male	Divorced	High School	UK	Scotland	Glasgow	\$80 690	Full-time	8	Personal	A	\$30 000	7,49	
CUST_00049	22	Female	Married	High School	USA	New York	New York City	\$66 300	Full-time	4	Medical	B	\$30 000	12,69	
CUST_00050	26	Male	Single	High School	UK	England	Manchester	\$89 028	Part-time	0	Debt Consolidation	A	\$30 000	6,62	
Total															