

Overview

Loan Drivers

Borrowers

Loan Terms

Lender Risk

Trends



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Clear all slicers

Total Loans

255K

Total Defaults

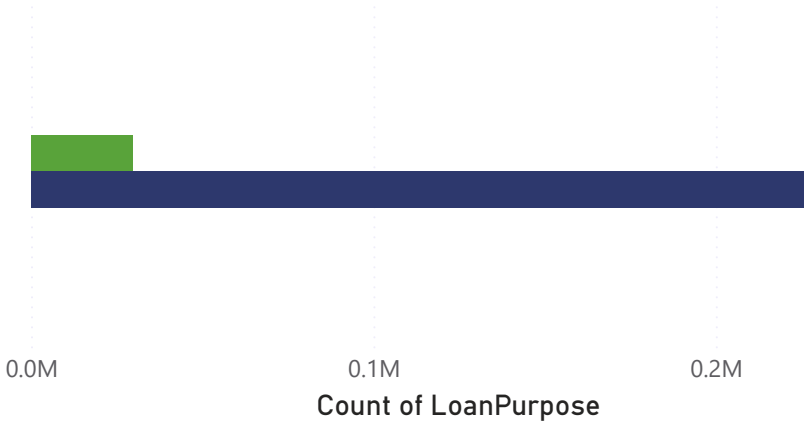
30K

Default Rate (%)

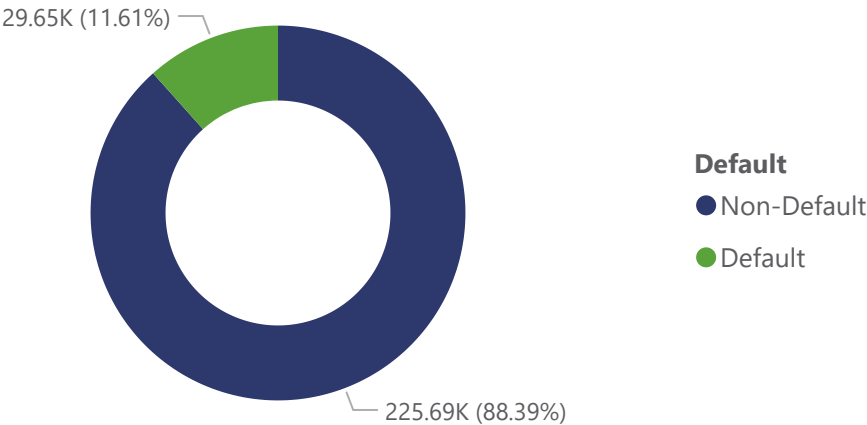
11.61%

Loan Purpose vs Default

Default ● Default ● Non-Default



Loan Default Distribution



Education ▼

- ☐ Bachelor's
- ☐ High School
- ☐ Master's
- ☐ PhD

Employment... ▼

- ☐ Full-time
- ☐ Part-time
- ☐ Self-employed
- ☐ Unemployed

MaritalStatus ▼

- ☐ Divorced
- ☐ Married
- ☐ Single



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MaritalStatus

☐ Divorced

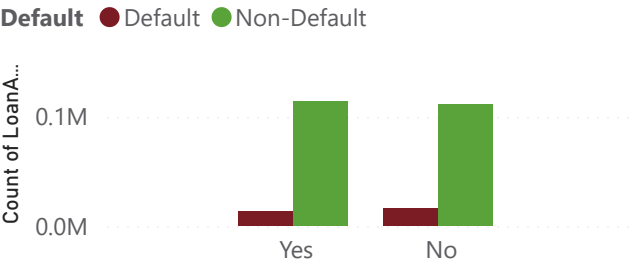
☐ Married

☐ Single

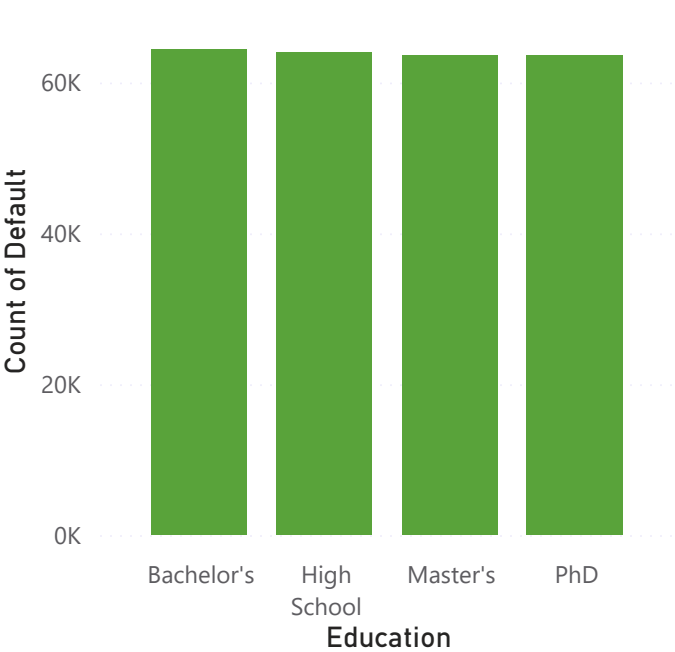
Default Rate by Credit Score



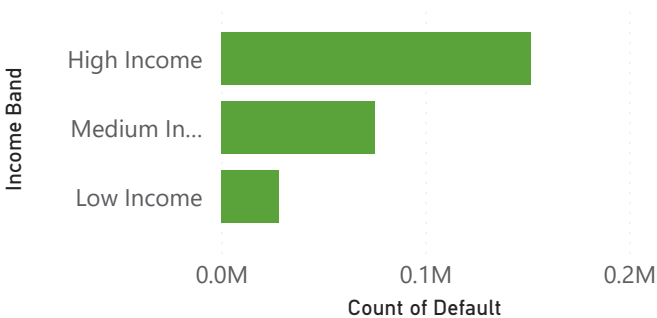
Default by Number of Dependents



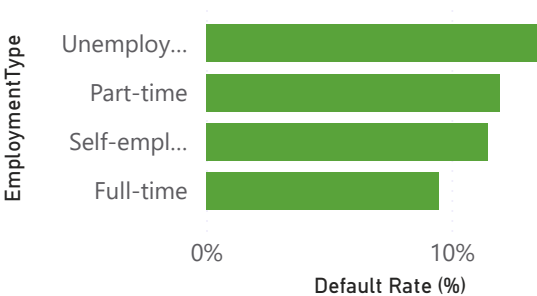
Education vs Default



Income Level vs Default



Default Rate by Employment Type





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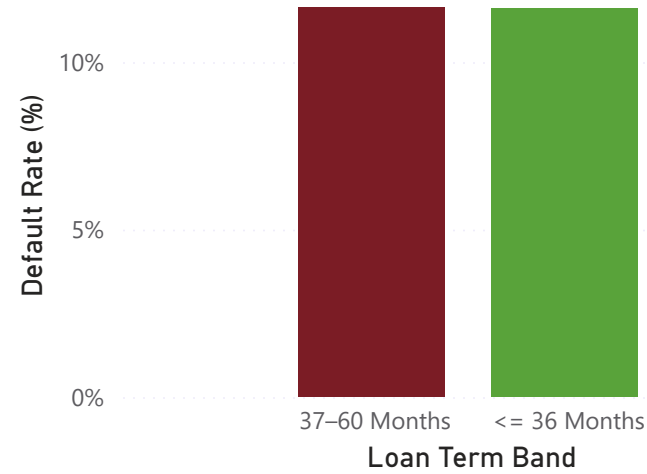
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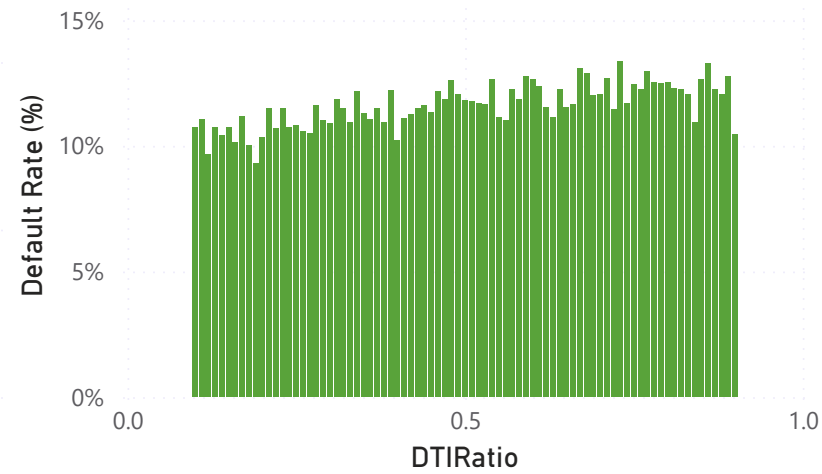
Trends

Clear all slicers

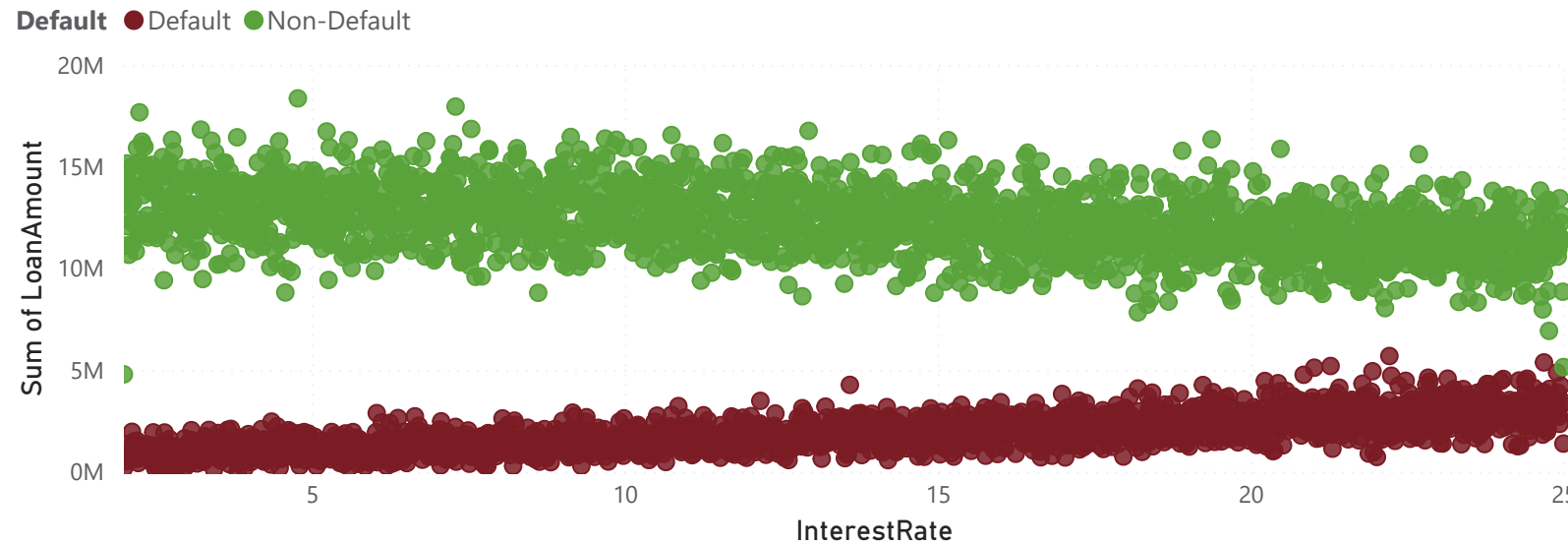
Loan Term vs Default Rate



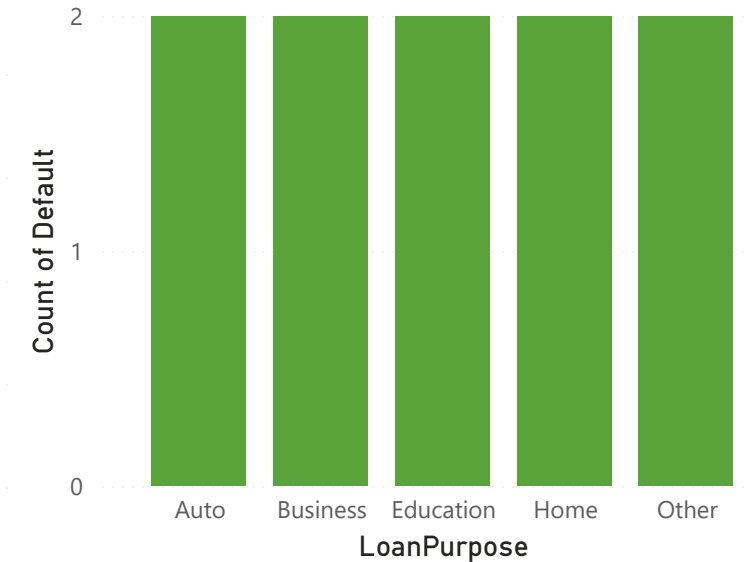
DTI Ratio vs Default Risk



Interest Rate vs Loan Amount



Count of Default by LoanPurpose



LoanPurpose

- Auto
- Business
- Education
- Home
- Other

Default

- Default
- Non-Default



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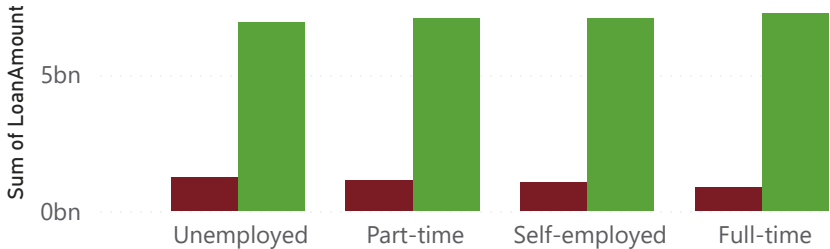
Loan Terms

Trends

Clear all slicers

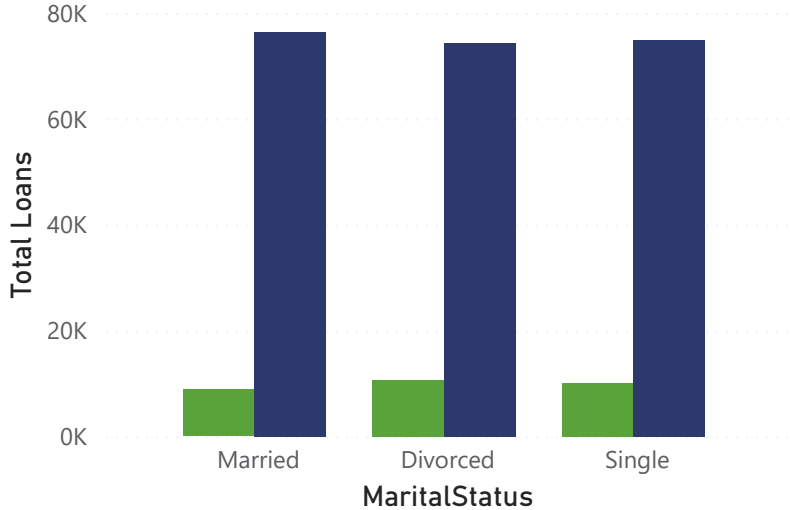
Default by Employment Type

Default ● Default ● Non-Default



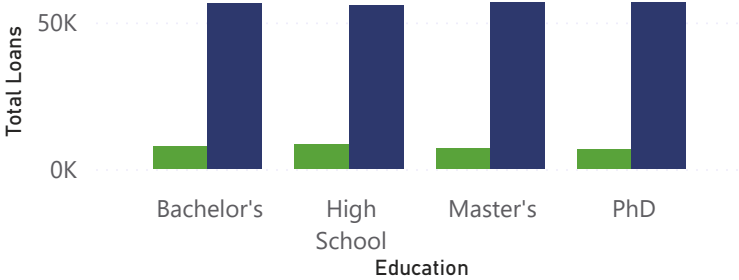
Default by Marital Status

Default ● Default ● Non-Default

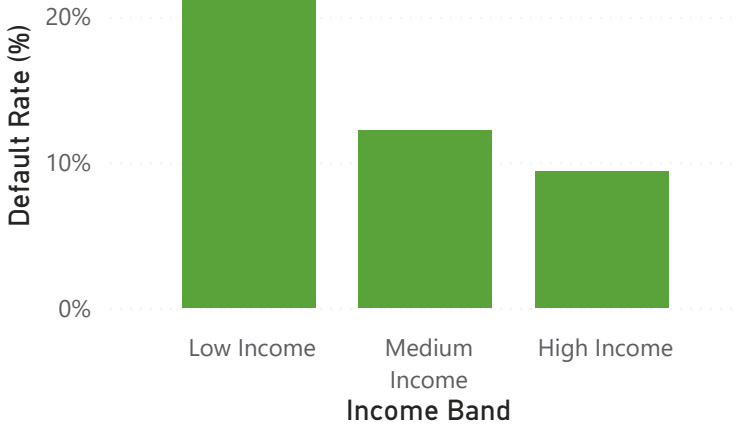


Default by Education Level

Default ● Default ● Non-Default



Default Rate by Income Level



Credit Score B... ▾

Excellent

Fair

Good

Poor

LoanPurpose ▾

Auto

Business

Education

Home

Other



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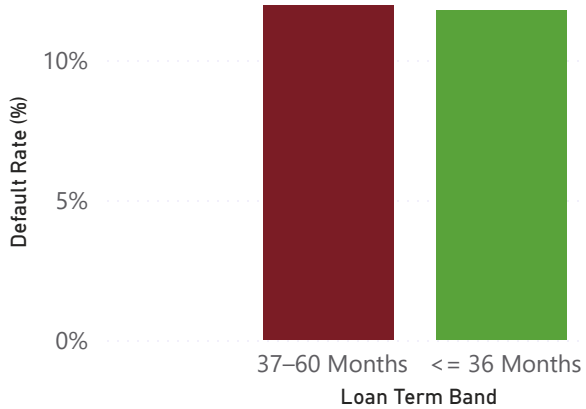
Borrowers

Loan Terms

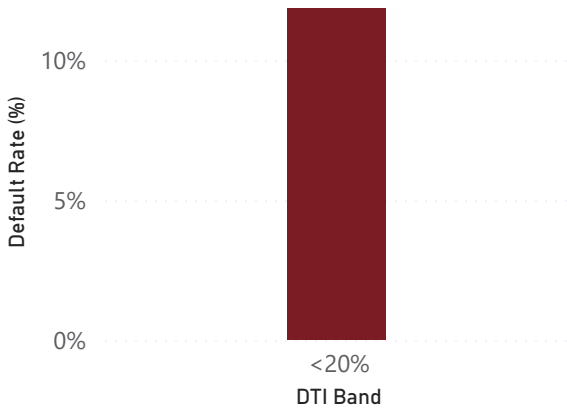
Trends

Clear all slicers

Default Rate by Loan Term

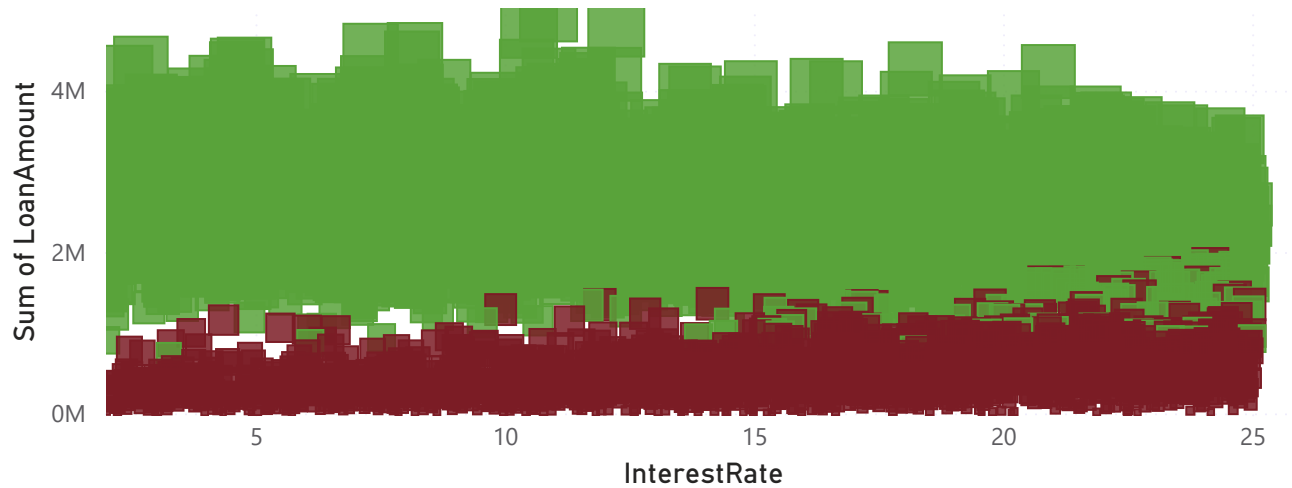


DTI Ratio vs Default Risk



Interest Rate vs Loan Amount

Default ■ Default ■ Non-Default



EmploymentType

- ☐ Full-time
- ☐ Part-time
- ☐ Self-employed
- ☐ Unemployed

Credit Score Band

- ☐ Excellent
- ☐ Fair
- ☐ Good
- ☐ Poor

LoanPurpose

- ☐ Auto
- ☐ Business
- ☒ Education
- ☐ Home
- ☐ Other



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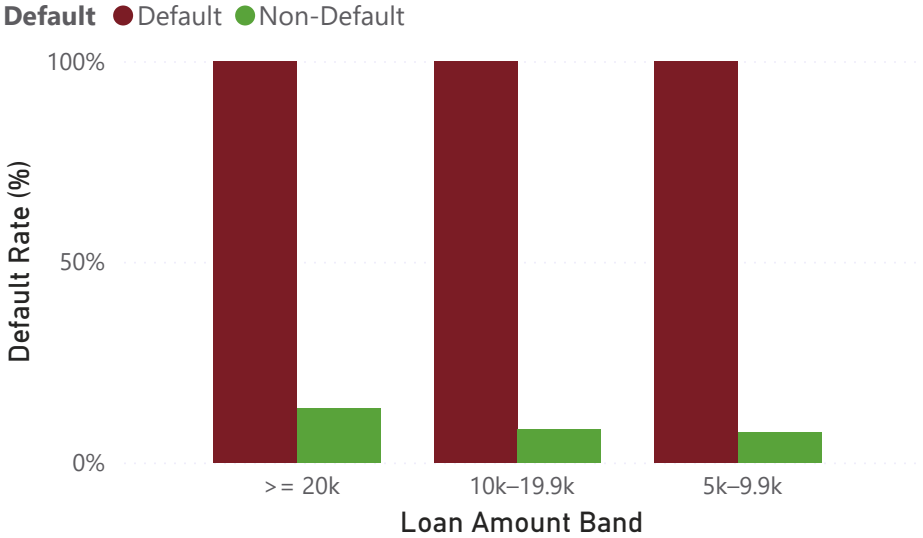
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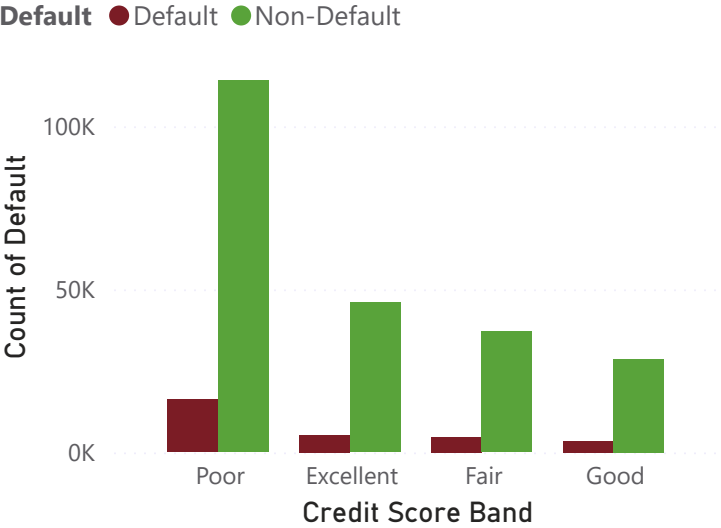
Trends

Clear all slicers

Loans by Category: Default vs Non Default



Credit Score Band vs Default



30K

Total Defaults

11.61%

Default Rate (%)

255K

Total Loans

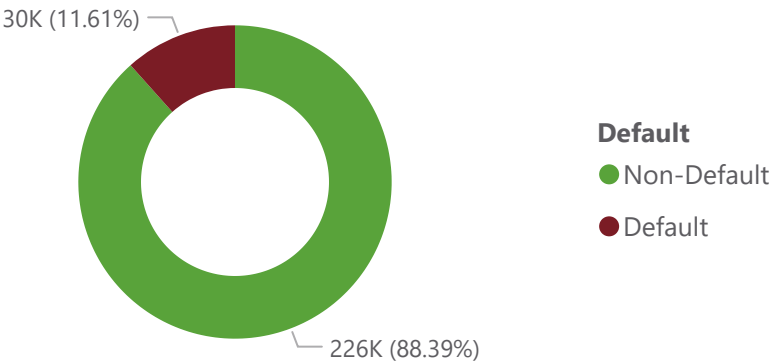
Credit Score B... ▾

- ☐ Excellent
- ☐ Fair
- ☐ Good
- ☐ Poor

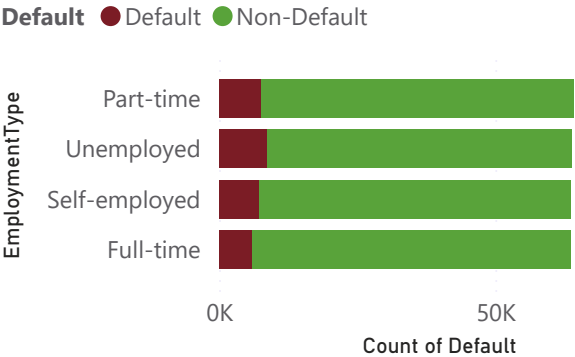
Default ▾

- ☐ Default
- ☐ Non-Default

Proportion of Default vs Non Default



Employment Type vs Default



EmploymentTy... ▾

- ☐ Full-time
- ☐ Part-time
- ☐ Self-employed
- ☐ Unemployed