



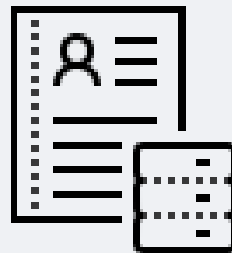
LOAN DEFAULT & RISK INSIGHTS 360

**A comprehensive analysis of borrower profiles,
loan performance, and default trends.**



Loan Default & Overview

Get a comprehensive snapshot of loan distribution, borrower income patterns, and default behavior across categories to evaluate lending efficiency and financial exposure.



Applicant demographics & financial profile

Understand borrower profiles through credit score, income, education, and age group analysis to identify patterns that impact loan performance and default risk.



Financial Risk Metrics

Shows year-over-year changes in loan amounts and default rates, helping track overall financial stability and borrower risk trends over time.

LOAN DEFAULT & OVERVIEW

\$33bn

Total Loan Amount

128K

Average Loan Amount

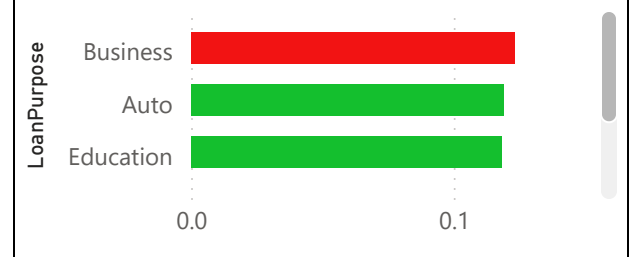
12%

Overall Default Rate

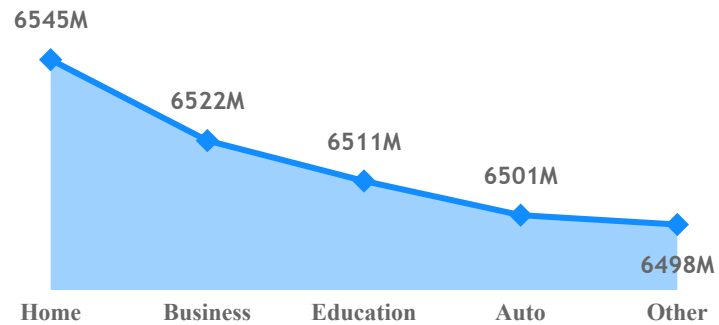
82K

Average Income

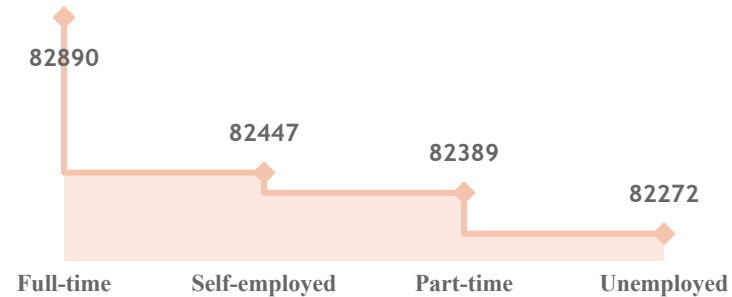
Default Rate % by LoanPurpose



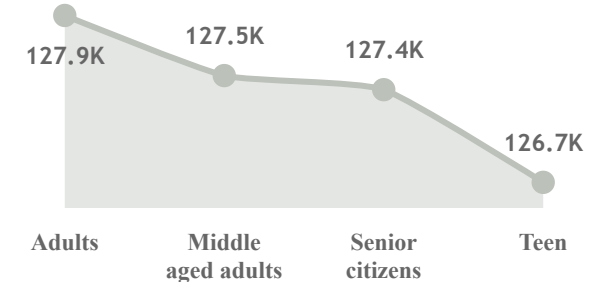
Loan Amount By Purpose



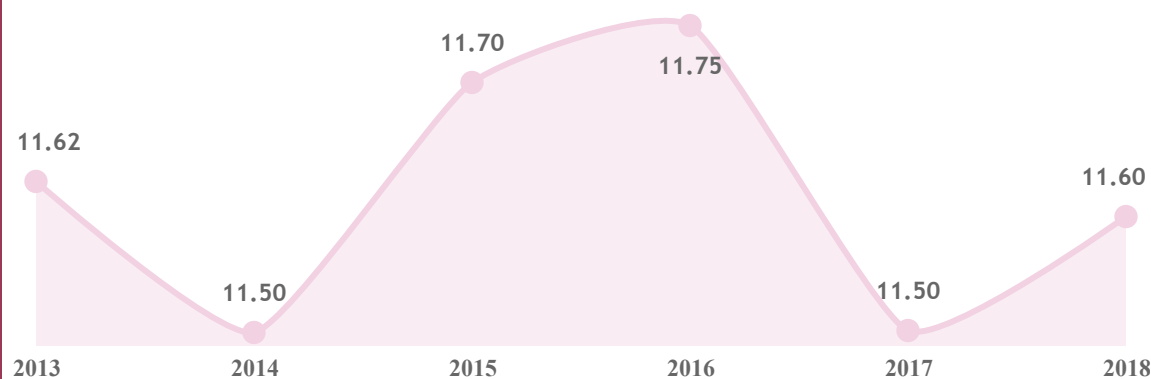
Average Income By Employment Type



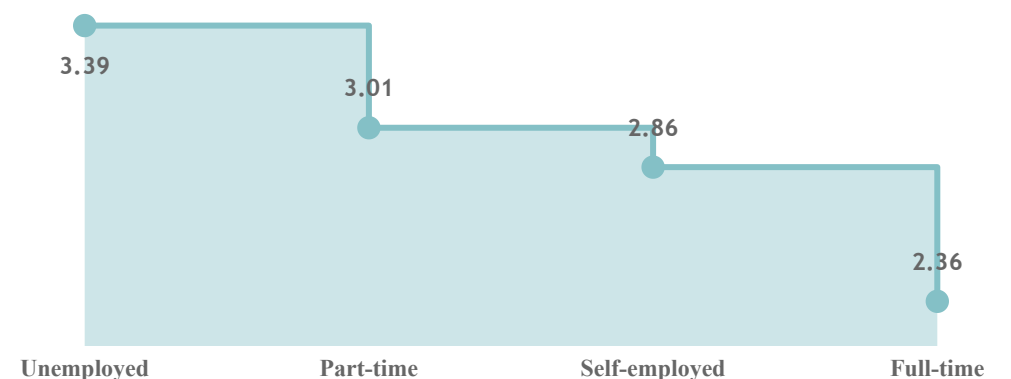
Average Loan Amount By Different Age Groups



Default Rate By Year



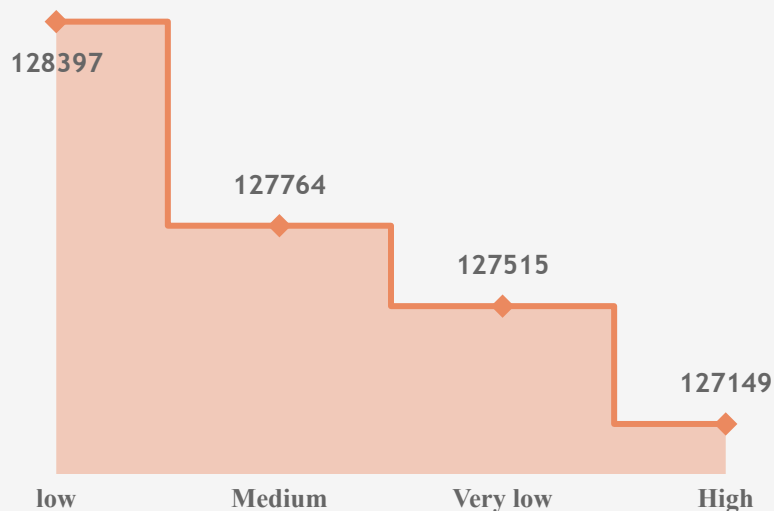
Default Rate By Employment Type



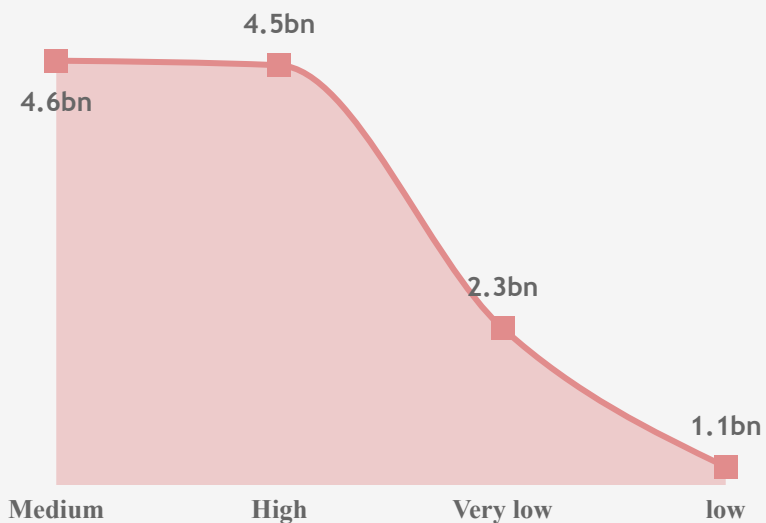
APPLICANT DEMOGRAPHICS AND FINANCIAL PROFILE



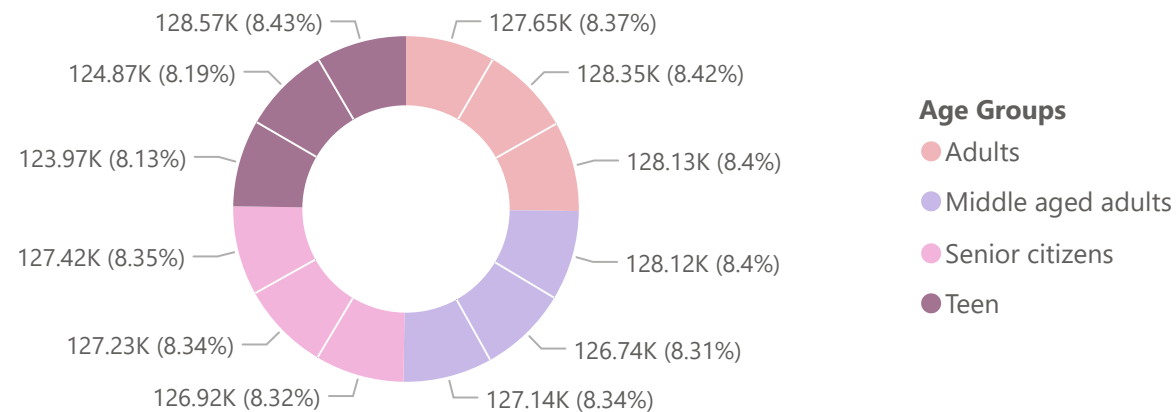
Median loan Amount Credit Score Category



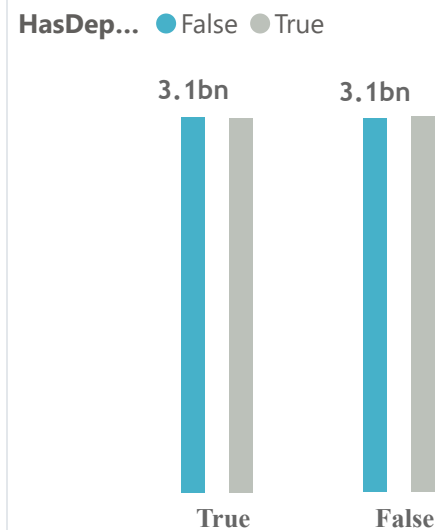
Total Laon(Adults) By Credit Score Bins



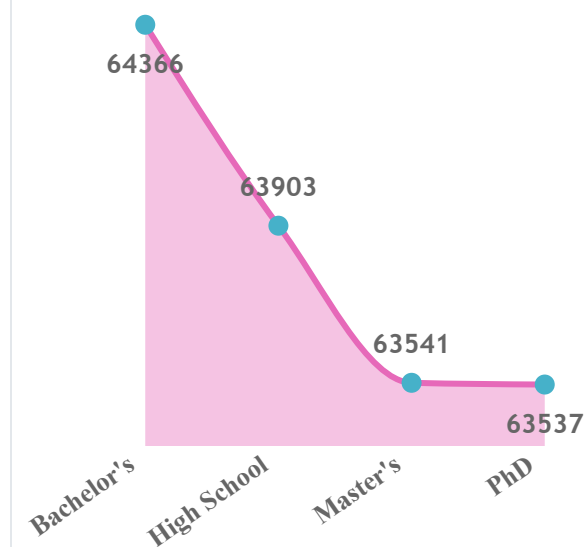
Average Loan Amount(High Credit) by Age Groups and MaritalStatus



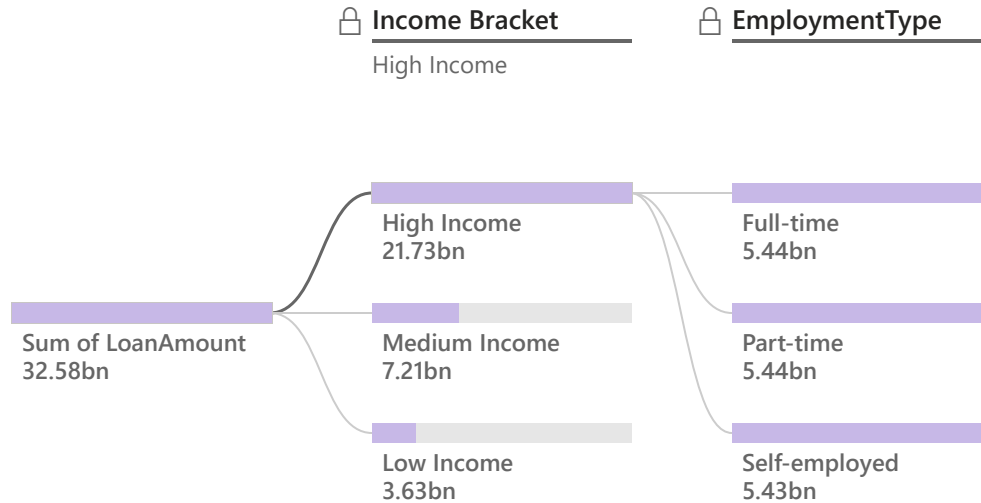
Loan Amount(Middle Aged Adults) Have Mortgage/Dependets



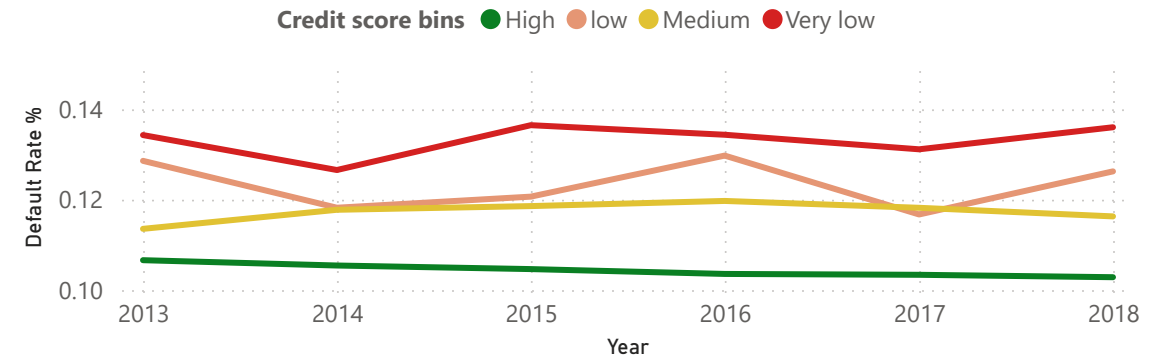
Number of Loan By Education Type



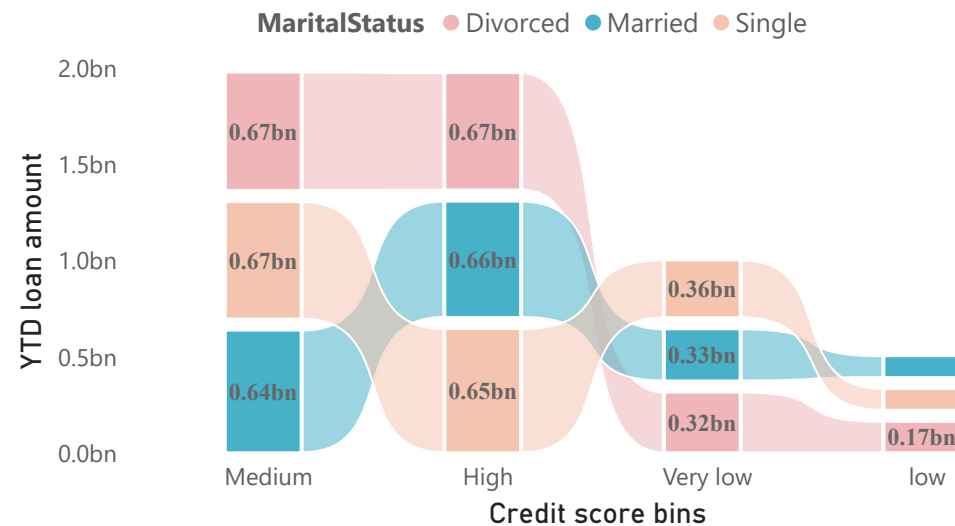
FINANCIAL RISK METRICS



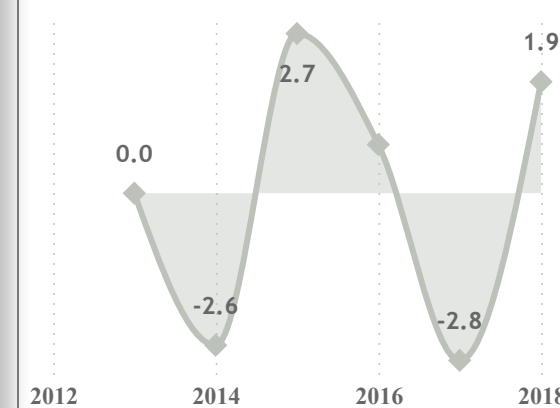
Default Rate % by Year and Credit score bins



YTD loan amount by Credit score bins and MaritalStatus



YOU default loan change by YEAR



YOY Loan Amount Change by YEAR

