Credit Risk Dashboard - Overview

Filters - Explore by Borrower Characteristics
Segment loans by features like home ownership, employment, and grade to explore risk and profit. Grade reflects borrower credit from A (best) to G (worst).

Which borrower segments are driving the highest risk or returns?

This page provides a high-level summary of loan distributions, overall profitability, and borrower risk insights.

Key Performance Indicators (KPIs):
These KPIs provide a high-level summary of lending performance. They reflect total lending volume, predicted loan outcomes, and profitability trends across all loans (or filtered view).

Are we making money overall and which types of loans are helping or hurting?

By: Laymoni Morrison

Total Loan Amount	Total Interest Income	Estimated Profit
$18bn	$16.76M	-1.40bn
Total value of loans issued	Projected interest earnings	Predicted profit or loss after defaults

Predicted Defaults	Default Rate	Avg. Interest Rate
34K	0.03	13.23
Loans predicted to default (by XGBoost)	Ratio of defaults to total loans	Average interest rate across all loans

Loan Grade
- [ ] A
- [ ] B
- [ ] C
- [ ] D
- [ ] E
- [ ] F
- [ ] G

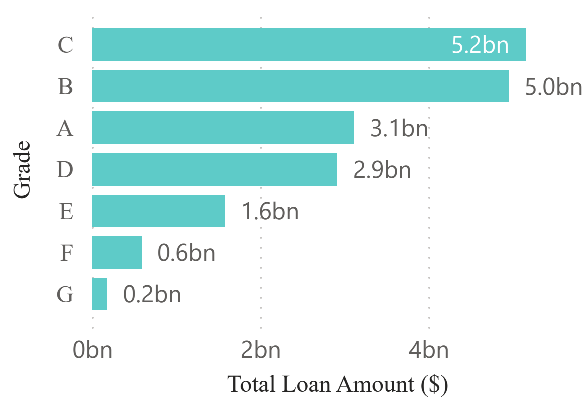
Employment Length
All

Home Ownership Type
- [ ] ANY
- [ ] MORTGAGE
- [ ] NONE
- [ ] OTHER
- [ ] OWN
- [ ] RENT

Loan Term
- [ ] 36 months
- [ ] 60 months

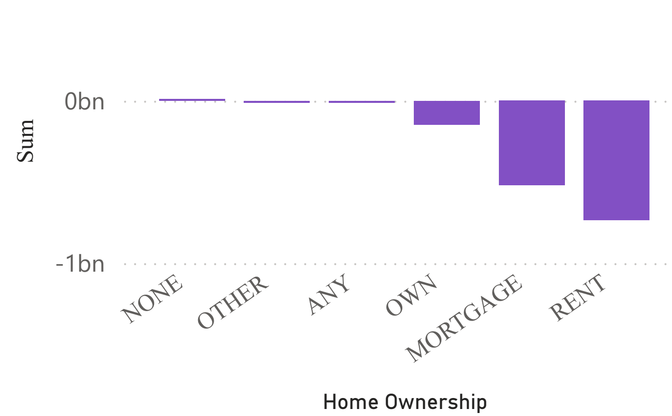
Which credit grades are getting the most capital and are they worth the risk?

Loan Amount by Grade



Total loan volume by credit grade. Grade A receives the most; lower grades get less.

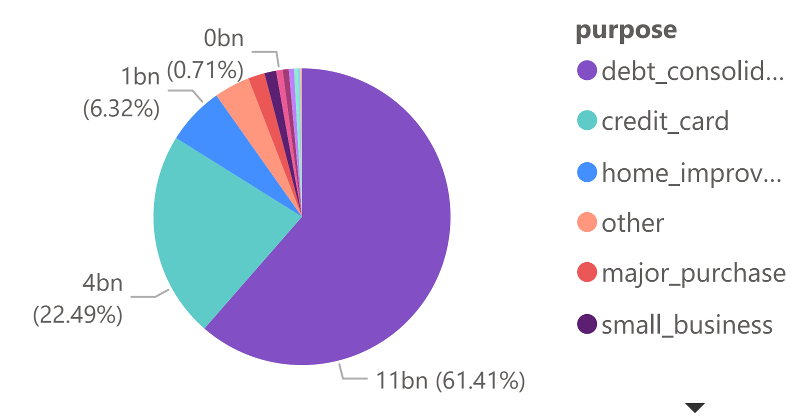
Profitability by Home Ownership



Illustrates estimated profit or loss by home ownership type. Certain borrower types, like renters, may be less profitable due to higher default risk.

How does housing status influence loan profitability?

Loan Distribution by Purpose



Breaks down loan volume by borrowing purpose. Most loans are for debt consolidation, followed by credit cards and home improvement.

Which purposes dominate loan demand and do they drive gains or losses?

By: Laymoni Morrison

Credit Risk Dashboard - Deeper Insights & Model Evaluation

Filters - Explore by Borrower Characteristics

This page explores how borrower characteristics impact profit and risk, and compares model performance to evaluate prediction accuracy.

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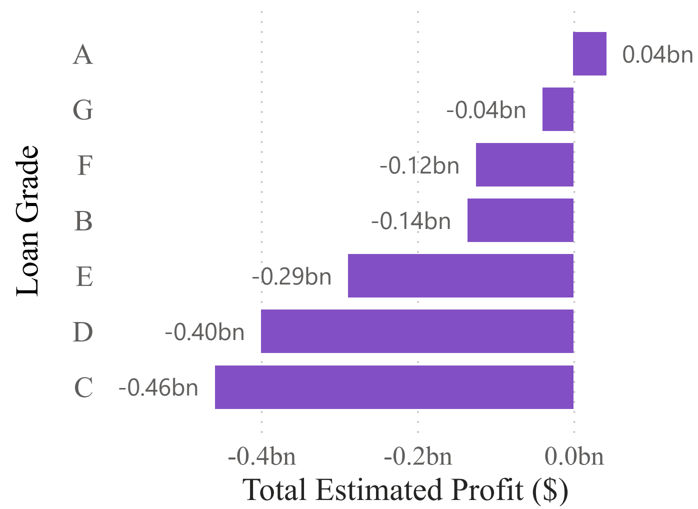
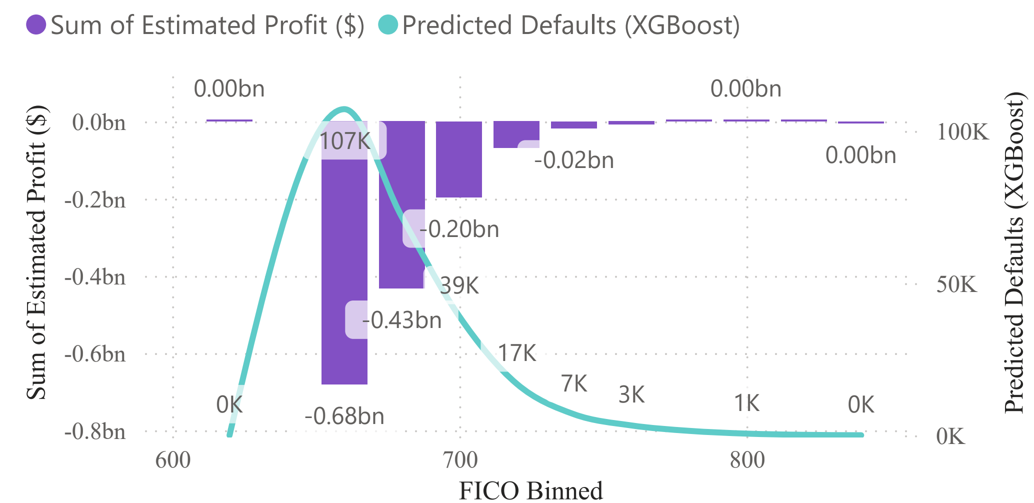
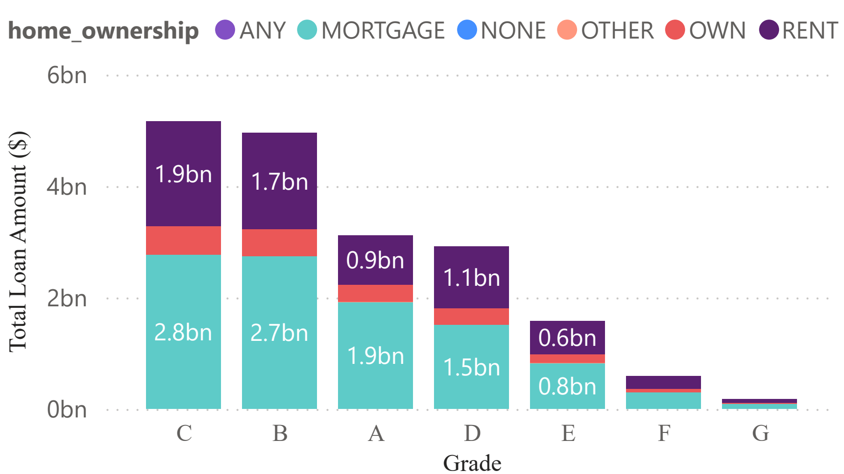
Profitability by Credit Grade



FICO Score vs. Risk and Profitability



Loan Amount by Grade and Home Ownership



Compares loan volume by both credit grade and home ownership type. Some lower-grade borrowers (like Grade C) still receive high loan amounts, especially those with mortgages or no homeownership.

Lower credit grades (like C and D) show the biggest losses, while higher grades (A and B) are closer to breaking even or profitable.

How does borrower grade impact profitability?

Which borrower segments are receiving the most capital are they also the most risky?

Borrowers with lower FICO scores (<680) received the most loans but had higher predicted defaults and lower profits. Higher FICO borrowers were underrepresented but yielded better profitability.

Are we lending too much to high-risk borrowers, and missing out on safer, more profitable ones?

Model Performance Comparison

Model	Accuracy	MAE
RF	0.95	0.15
XGB	0.81	0.28
LR	0.81	0.29
Total	**2.57**	**0.72**

Lower MAE and higher accuracy suggest better prediction quality. This table helps identify the most reliable model.

Which model performs best at

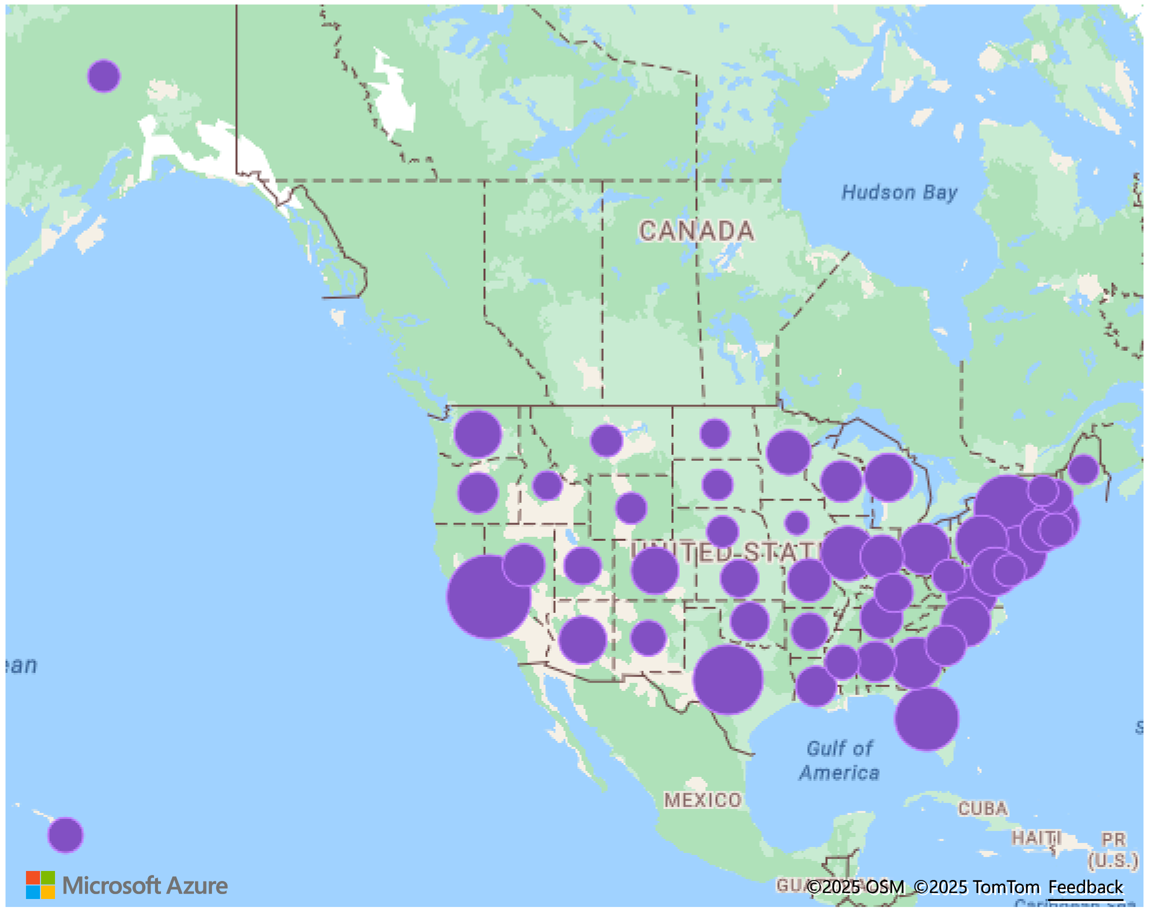
By: Laymoni Morrison

Credit Risk Dashboard - Maps

This page highlights how loan volume and profitability vary by state.

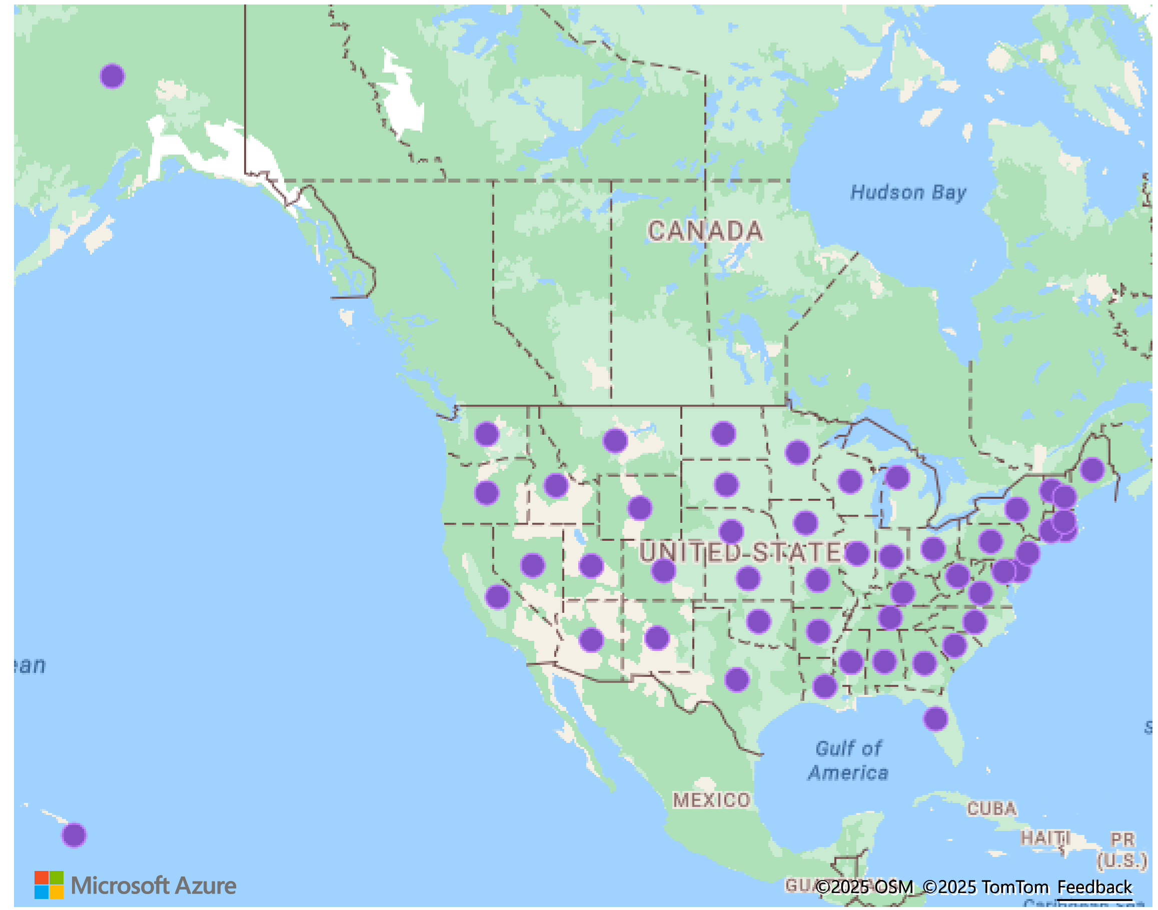
Are we focusing too heavily on high-volume but low-profit states?

Loan Volume by State



Larger loan volumes are concentrated in populous states like California, Texas, and New York.

Estimated Profit by State



Some states with high loan volume still yield poor profit performance, indicating potential risk concentration.