



LOAN PORTFOLIO RISK & PROFITABILITY DASHBOARD

Overview

Demographics

Risk Drivers

TotalAmountLent

318M

Expected Interest

18.70bn

Net Profit

18.62bn

Profit Margin

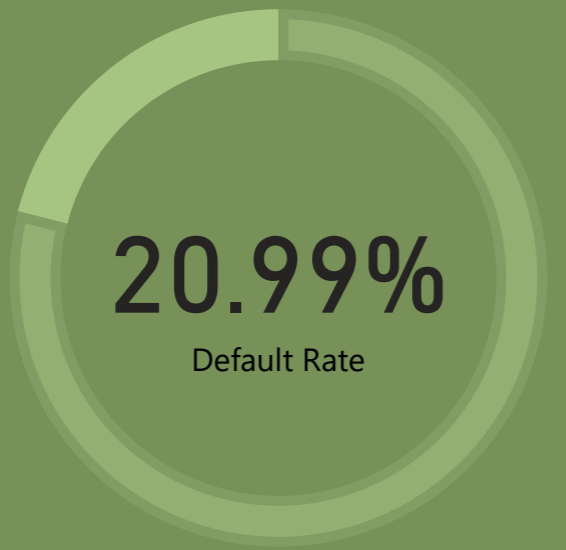
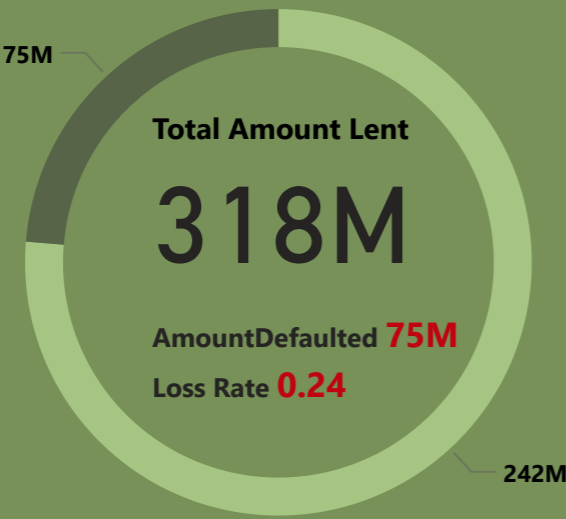
58.62

Loss Rate

23.70%

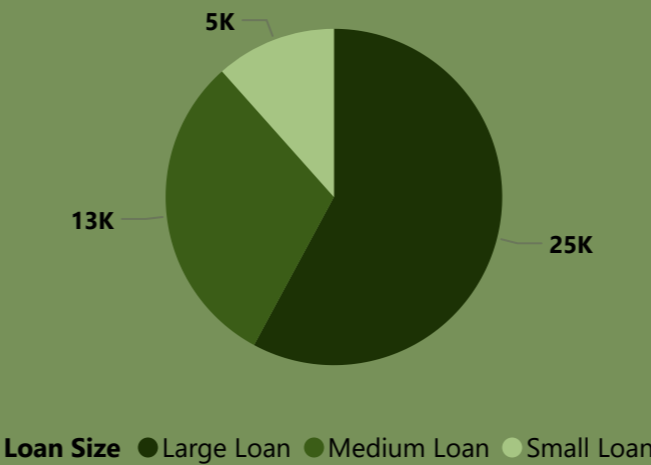
Defaulted vs Performing Loans

Loan Status NO DEFAULT DEFAULT



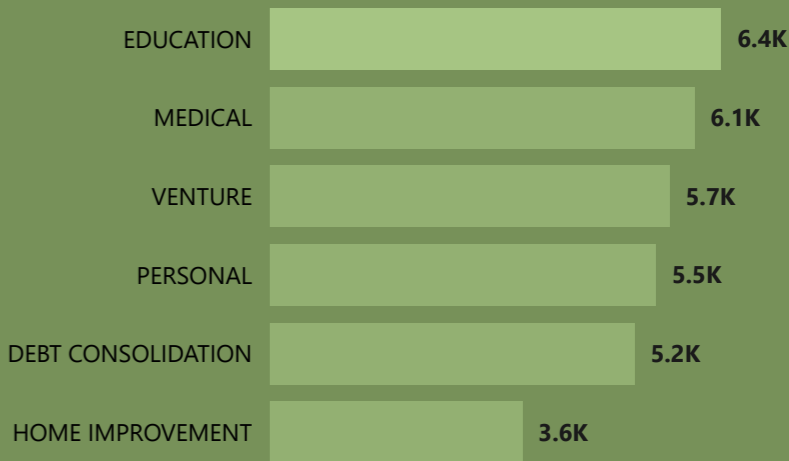
How much is disbursed to an applicant by loan size on average?

A customer typically receives 25k for a large loan, 13k for medium loan and 5k for a small loan, give or take



Reason for loans

Education has the highest number of applications while home improvement has the least.



Which risk segment drives the highest net profit?

The medium rate segment drives over 75% of the company's net profit.

Increase Decrease Total



Report by Linda Wachira



LOAN PORTFOLIO RISK & PROFITABILITY DASHBOARD

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Risk Drivers

Total Applicants

32.564K

Defaulters

6.837K

Default Rate

20.99%

Loss Rate

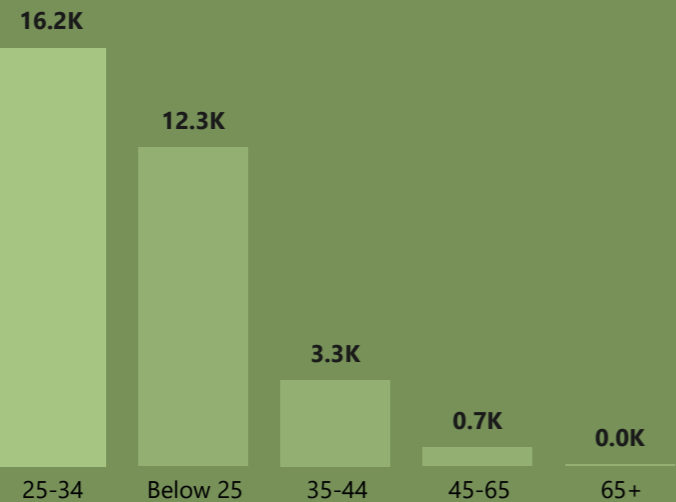
23.70%

Average LTI

17.26%

Applicants by age group

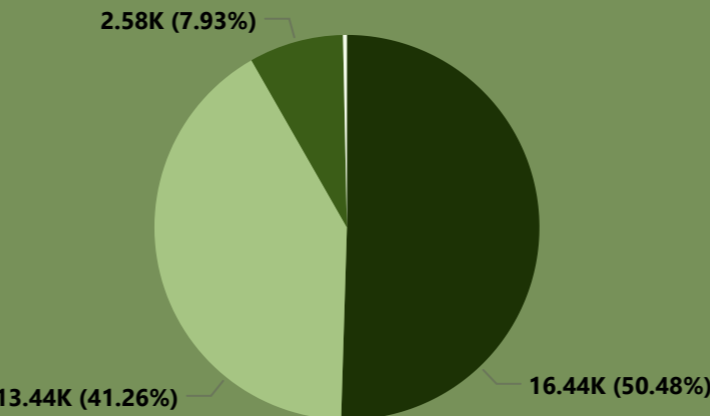
The highest number of customers are below 35 while those above 65 are the least



Applicants by home ownership

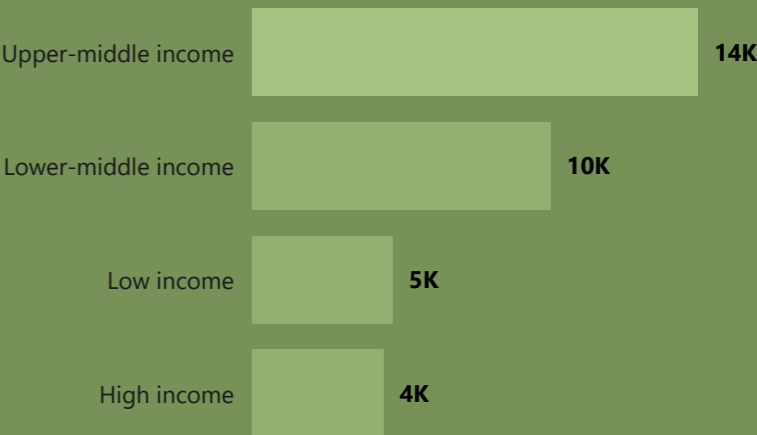
Renters apply for loans the most followed by the 'Mortgage' category

Home Owner... RENT MORTGAGE OWN OTHER



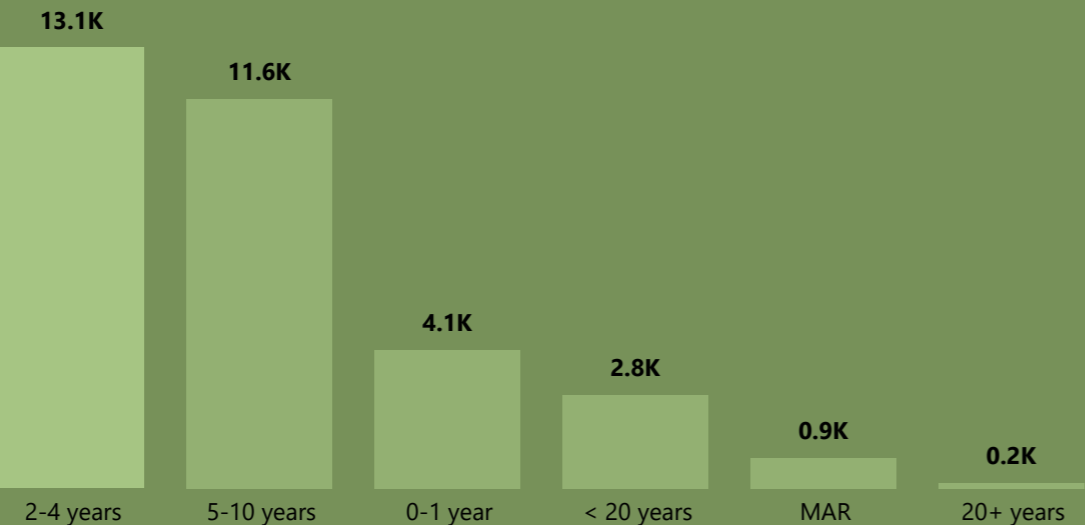
Applicants by income range

Majority of our customers come from the 'upper-middle income' category while those with high income are the least



Applicants by employment length

Majority of applicants have worked between 2-4 years while the least applicants have worked for over 20 years



Applicants by credit history

Majority of applicants have a credit history ranging 3-5 years while the minority lies in 10+ years



Report by Linda Wachira



LOAN PORTFOLIO RISK & PROFITABILITY DASHBOARD

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Risk Drivers

Total Amount Lent

318M

AmountDefaulted

75M

Default Rate

20.99%

Average LTI

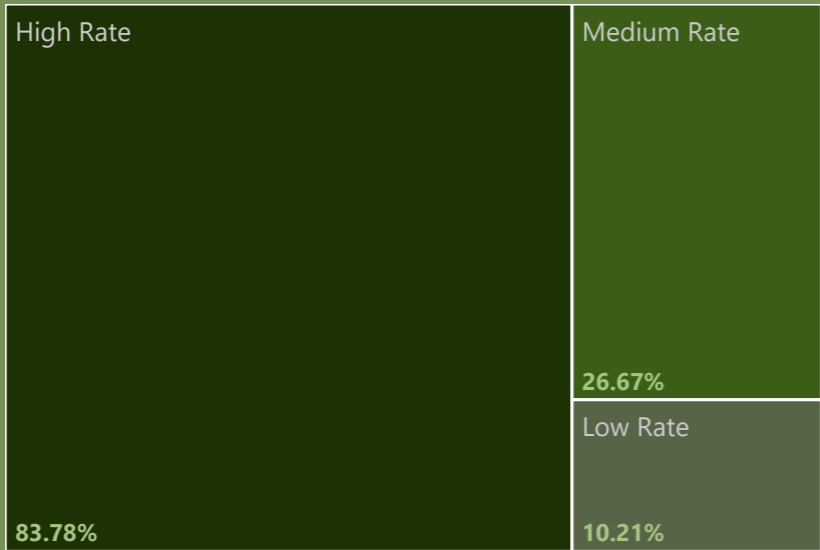
17.26%

Average Interest Rate

11.01%

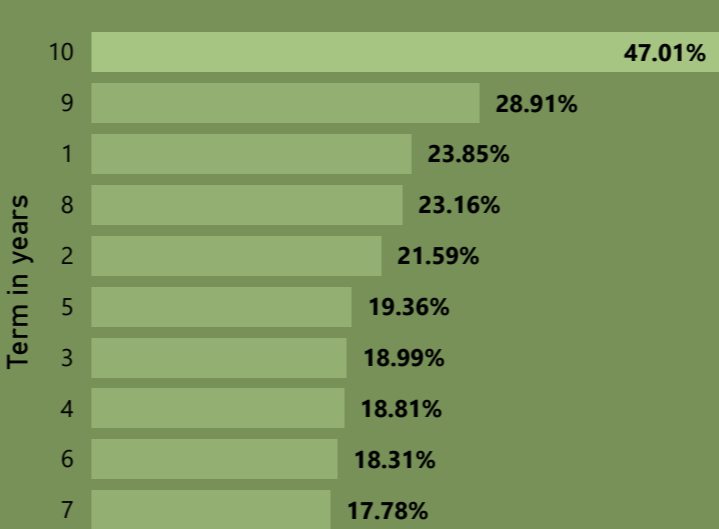
What is the default rate by size of interest rate?

The highest default rate comes from the high interest rate which typically are 20% and over.



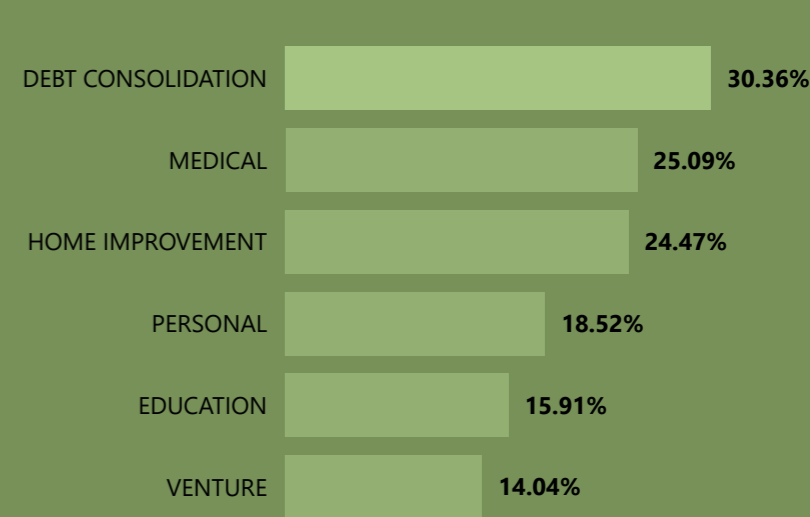
What is the default rate by loan term?

Loan term of 10 years have the highest default rate while those of 7 years have the least



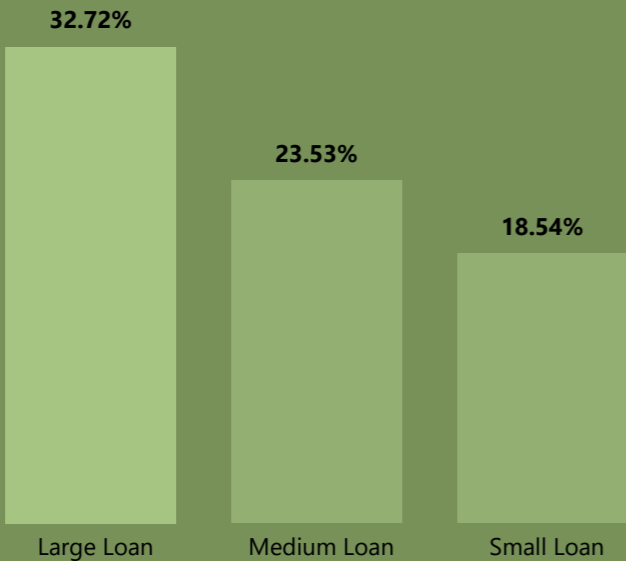
What is the default rate by loan intent?

Debt Consolidation appears to have the highest default rate despite 'Education' category having the highest loan applications



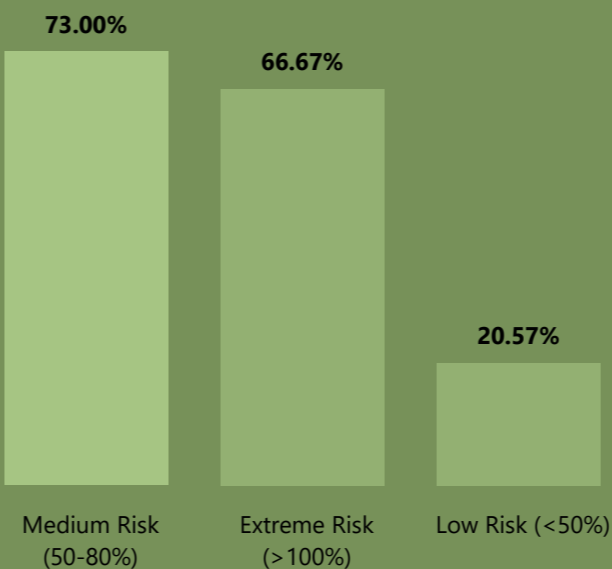
What is the default rate by loan size?

Large loans have the highest default rate



What is the default rate by loan-to-income risk?

73% of applicants whose LTI ranged between 50-80% defaulted



What is the default rate by grade?

72% of applicants in grade E defaulted while onlt 10% of grade A defaulted.

| Loan Grade | DefaultRate |
|------------|-------------|
| E | 72.46% |
| D | 58.60% |
| C | 35.76% |
| B | 19.32% |
| A | 10.00% |



Report by Linda Wachira

Build visuals with your data

Select or drag fields from the **Data** pane onto the report canvas.

