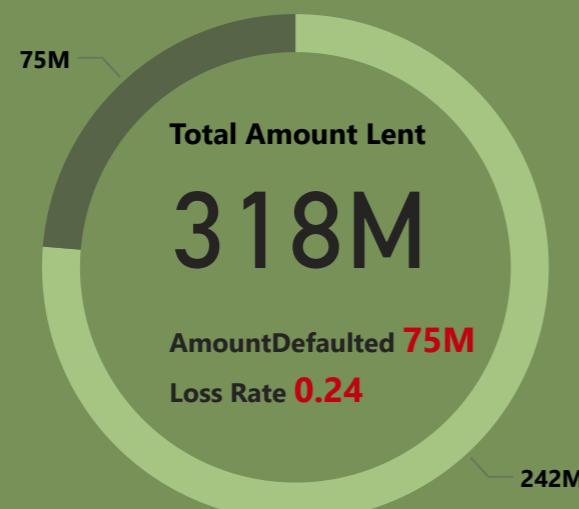




LOAN PORTFOLIO RISK & PROFITABILITY DASHBOARD

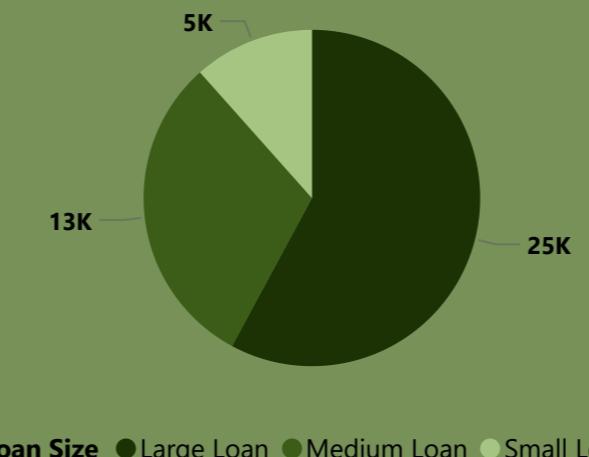
[Overview](#)
[Demographics](#)
[Risk Drivers](#)
Total Amount Lent
318M
Expected Interest
18.70bn
Net Profit
18.62bn
Profit Margin
58.62
Loss Rate
23.70%

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

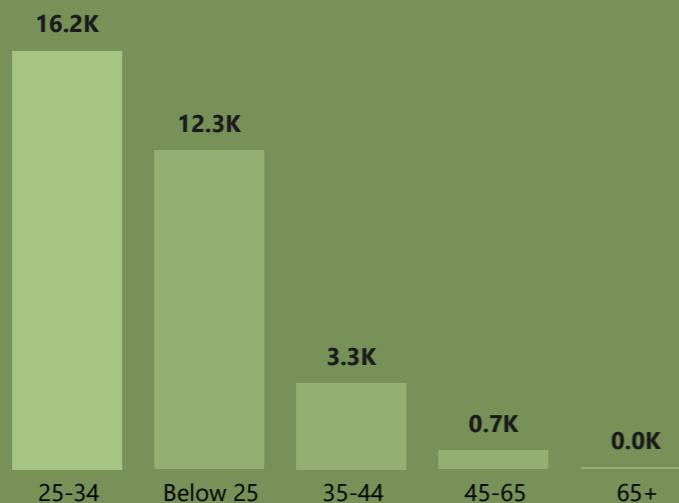


LOAN PORTFOLIO RISK & PROFITABILITY DASHBOARD

[Overview](#)
[Demographics](#)
[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

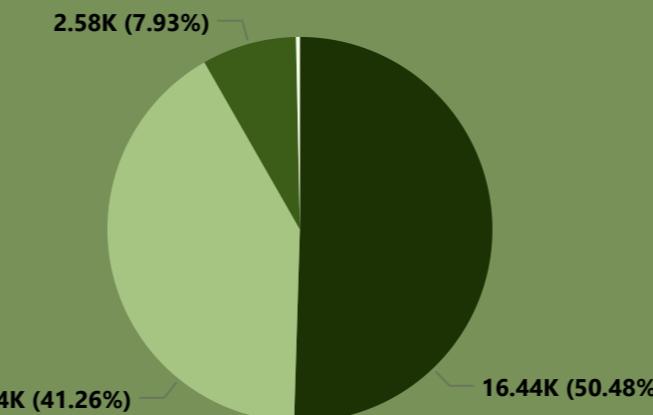
The highest number of customers are below 35 while those above 65 are the least



Applicants by home ownership

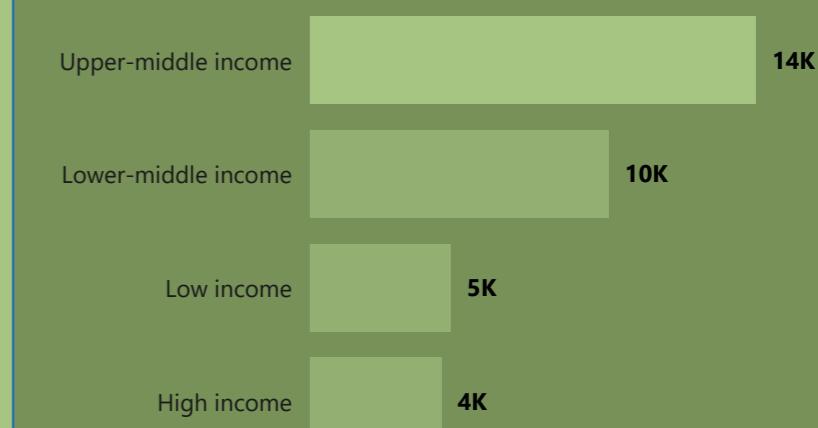
Renters apply for loans the most followed by the 'Mortgage' category

Home Owner... ● RENT ● MORTGAGE ● OWN ● OTHER



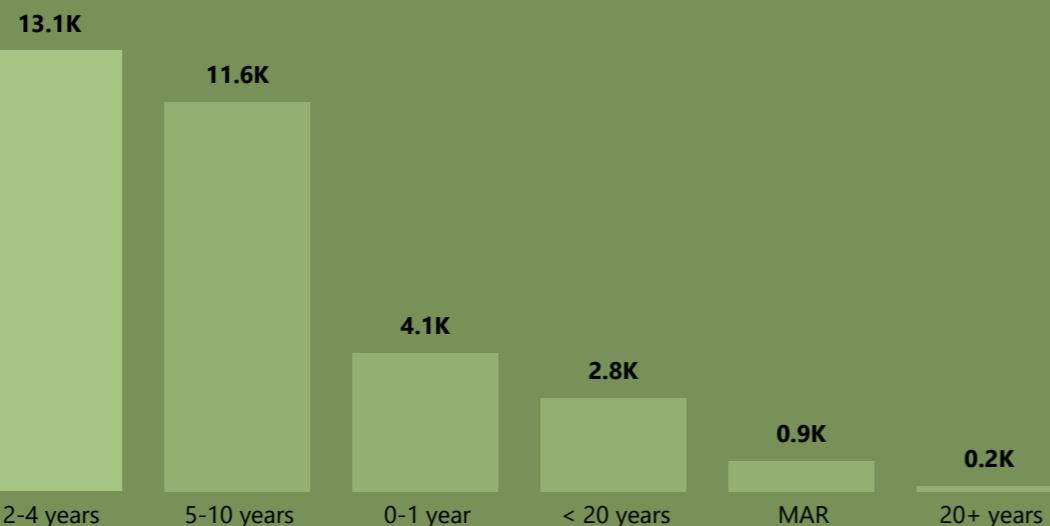
Applicants by income range

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



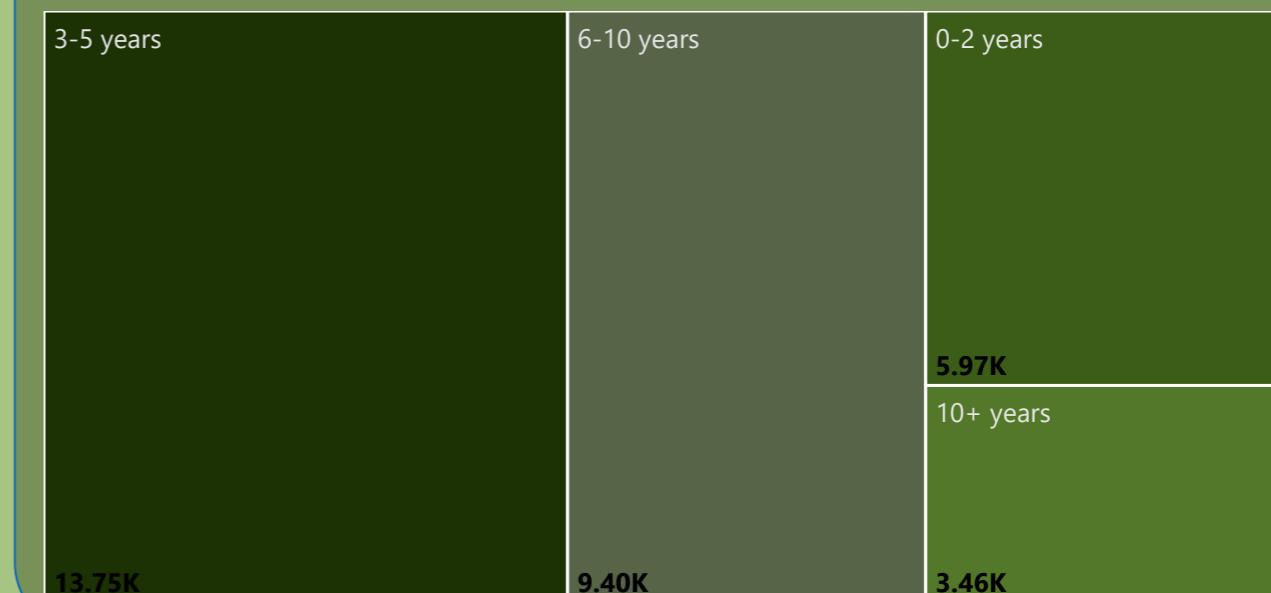
Applicants by employment length

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

L P R D



Report by Linda Wachira

Overview

Demographics

Risk Drivers

Total Amount Lent

318M

Amount Defaulted

75M

Default Rate

20.99%

Average LTI

17.26%

Average Interest Rate

11.01%

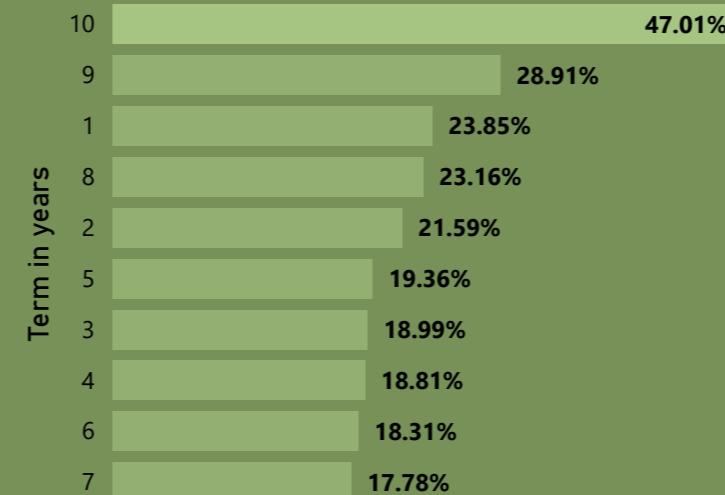
What is the default rate by size of interest rate?

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



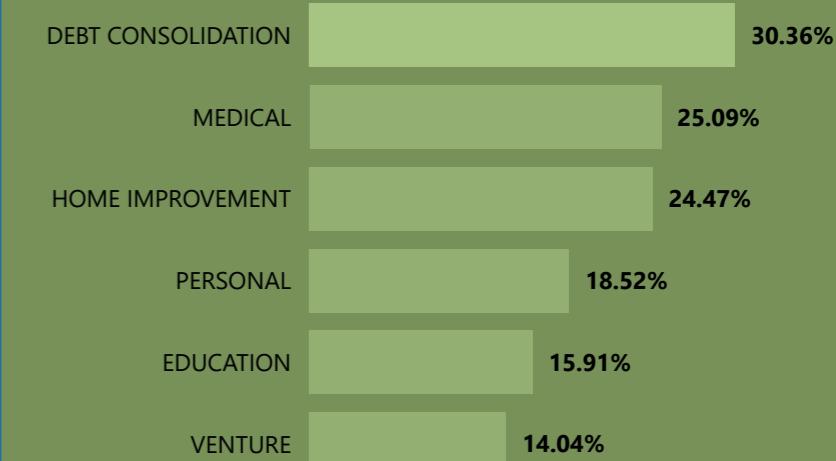
What is the default rate by loan term?

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



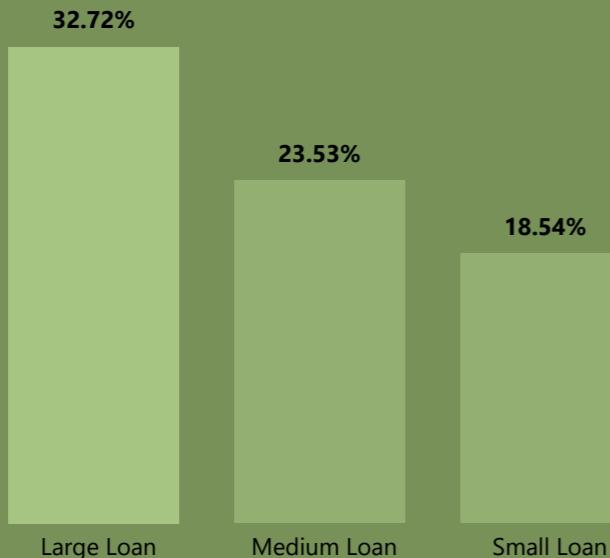
What is the default rate by loan intent?

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



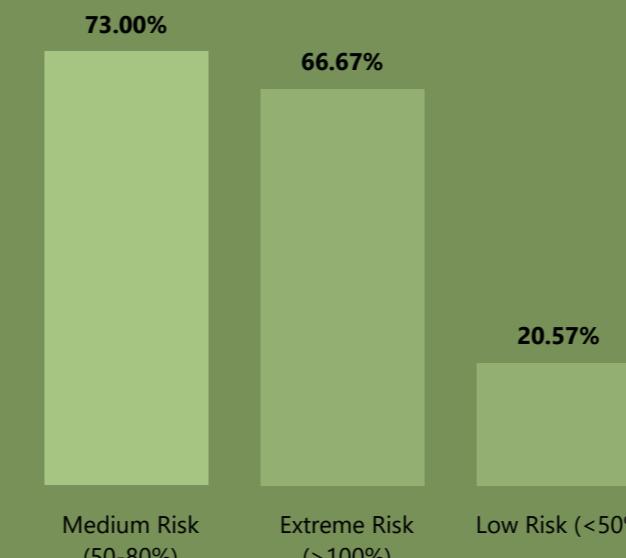
What is the default rate by loan size?

Large loans have the highest default rate



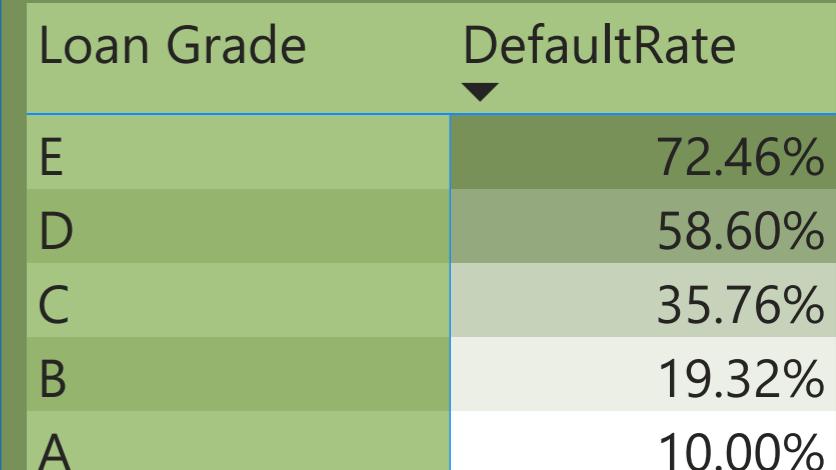
What is the default rate by loan-to-income risk?

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 only 10% of grade A defaulted.



Build visuals with your data

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

