

CreditFlow3C0 - 2026-02-13

PD/LGD by Segment (Top 15)

product_type	loan_count	avg_pd	avg_lgd	expected_loss_rate	total_expected_loss	exposure	risk
Home Loan	594	0.091	0.5087	0.0461	121168575.6	2276948491.55	
Home Loan	582	0.3018	0.4956	0.1503	269643978.82	1529912954.12	
Business Loan	526	0.0958	0.5526	0.0531	80243857.05	821581904.64	
Business Loan	648	0.2944	0.5466	0.1604	224336303.22	774255360.36	
Education Loan	258	0.0977	0.6981	0.0683	45486068.46	365287293.4	
Education Loan	256	0.2913	0.6971	0.2036	86887803.83	261285119.93	
Auto Loan	237	0.0983	0.5452	0.0546	17781201.99	202366655.31	
Auto Loan	274	0.2999	0.5643	0.1716	50088905.67	182902624.62	
Personal Loan	266	0.3035	0.7007	0.213	54307282.49	136149066.61	
Personal Loan	243	0.0898	0.691	0.0618	16483657.21	125232563.48	
Home Loan	62	0.6267	0.5057	0.3191	39787100.33	107853168.18	
Business Loan	136	0.7	0.5608	0.3921	75297990.22	105157654.0	
Education Loan	42	0.6678	0.6864	0.4591	21242645.43	22837877.49	
Auto Loan	29	0.6661	0.5439	0.3612	11030031.45	20377392.2	
Personal Loan	39	0.6594	0.7153	0.472	13663949.03	16707694.32	

Credit Quality Distribution

credit_tier	loan_count	exposure	avg_rate	expected_loss	npa_exposure	exposure_pct	npa_rate
Prime	1858	3791416908.38	10.5	281163360.31	181454664.05	54.56	4.4
Near-Prime	2026	2884505125.64	11.16	685264274.03	165285714.57	41.51	5.6
Sub-Prime	308	272933786.19	11.61	161021716.46	16827408.89	3.93	6.6