

CreditFlow360 - 2026-02-14

PD/LGD by Segment (Top 15)

product_type	loan_count	avg_pd	avg_lgd	expected_loss_rate	total_expected_loss	exposure	risk
Home Loan	1151	0.0921	0.503	0.0462	255579064.5	3838989563.28	
Home Loan	983	0.2871	0.5064	0.1451	467950207.09	2180578806.17	
Business Loan	954	0.0923	0.554	0.051	168398016.2	1514709800.55	
Business Loan	981	0.2886	0.549	0.159	394955464.2	1072628265.88	
Education Loan	406	0.0851	0.7035	0.06	61240033.64	499809633.78	
Education Loan	385	0.2883	0.7008	0.2018	152471876.55	332844233.87	
Auto Loan	332	0.299	0.5497	0.1634	72827506.19	199922087.75	
Auto Loan	298	0.1028	0.5663	0.059	26872302.75	194514832.29	
Personal Loan	263	0.0889	0.6971	0.0617	20305354.71	150753014.24	
Personal Loan	303	0.2946	0.6971	0.2046	76201489.25	150321213.54	
Home Loan	111	0.631	0.5009	0.3152	52695495.67	99234570.59	
Business Loan	120	0.6596	0.5536	0.3641	69558975.2	83883927.51	
Auto Loan	51	0.6366	0.5698	0.3613	17564305.76	20982972.13	
Education Loan	41	0.6391	0.6936	0.4435	19896940.93	17088157.19	
Personal Loan	42	0.6784	0.7062	0.4792	19711277.72	13695889.2	

Credit Quality Distribution

credit_tier	loan_count	exposure	avg_rate	expected_loss	npa_exposure	exposure_pct	npa_rate
Prime	3072	6198776844.14	10.33	532394771.8	335651692.69	59.78	5.3
Near-Prime	2984	3936294607.21	10.99	1164406543.28	146582209.6	37.96	3.3
Sub-Prime	365	234885516.62	11.31	179426995.28	17479006.33	2.27	7.7