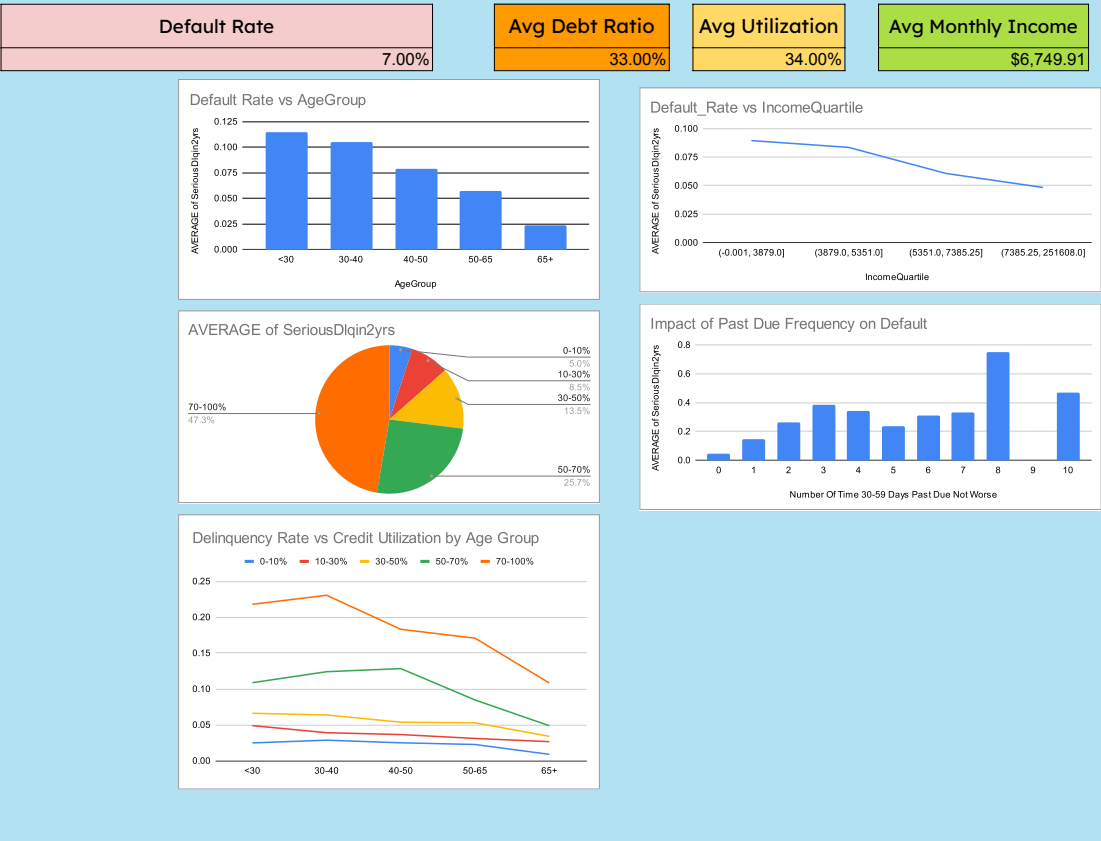


# Credit Risk Dashboard



## Key Risk Insights

Customers under 30 default at ~11%, nearly 5x higher than 65+ (~2%).
Default rate decreases significantly with age.
Lowest income quartile has nearly 2x default rate compared to highest.
Customers with 70–100% utilization are extremely high risk (~19% default).
Past due history strongly increases probability of default.
Delinquency rate increases with credit utilization