

# Financial Risk Dashboard - Executive Summary

Total Customers

user\_id  
**2,965**

High Risk %

is\_high  
**0.32**

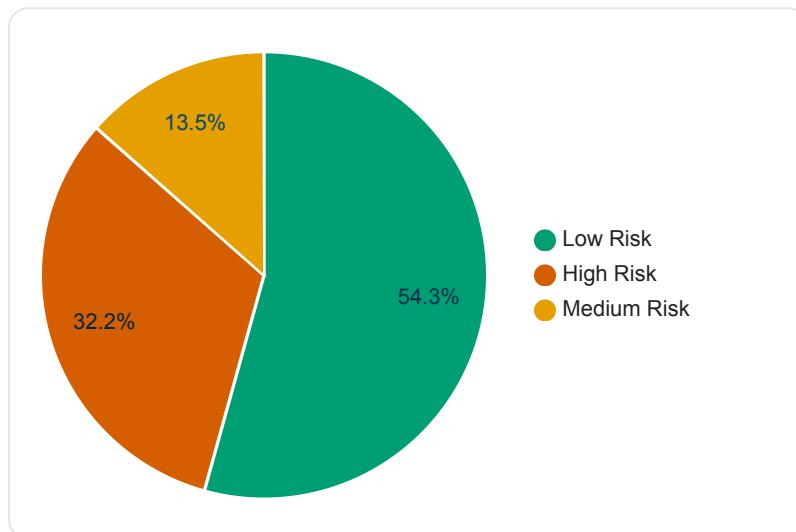
Average Risk Score

risk\_score  
**34.24**

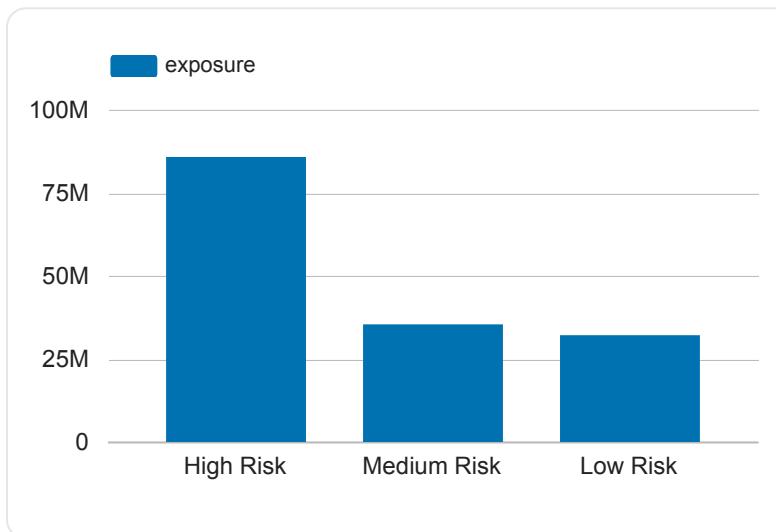
Total Exposure (USD)

exposure  
**152,015,441**

Risk Category Distribution



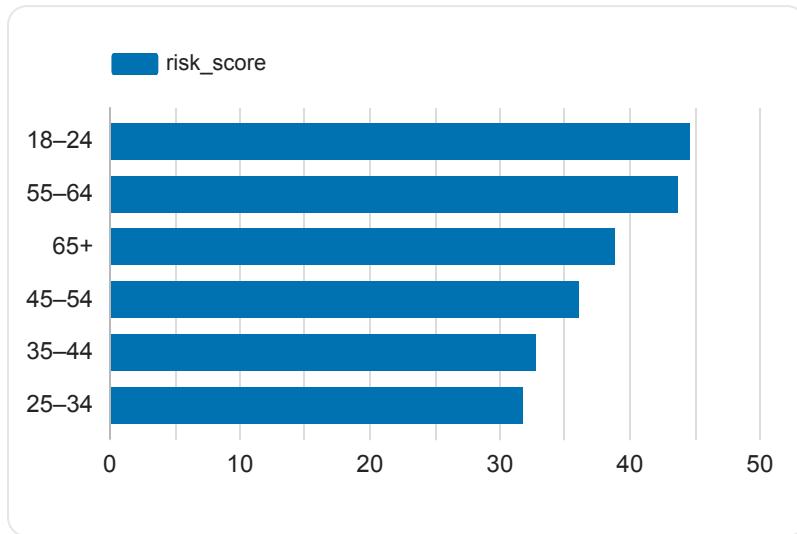
Compare exposure contribution by risk



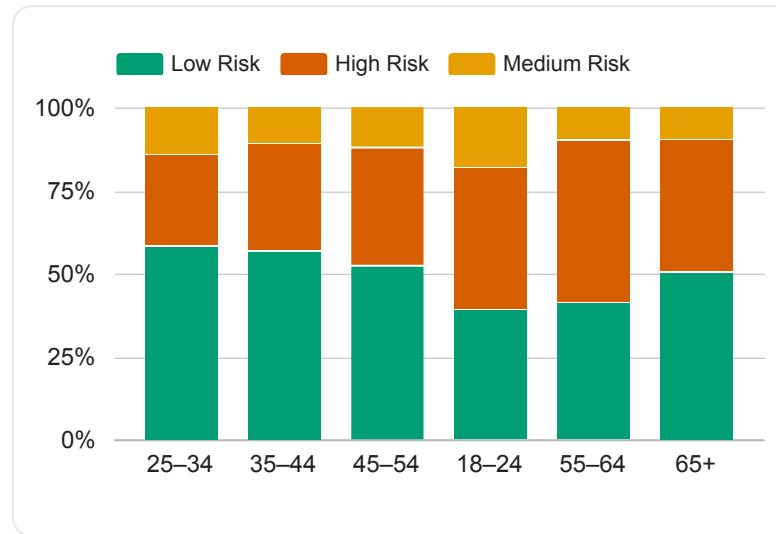
Risk Score = 70% Utilization + 30% Pay Status

# Customer Risk Distribution

Average Risk Score by Age Group



Risk Mix by Age Group



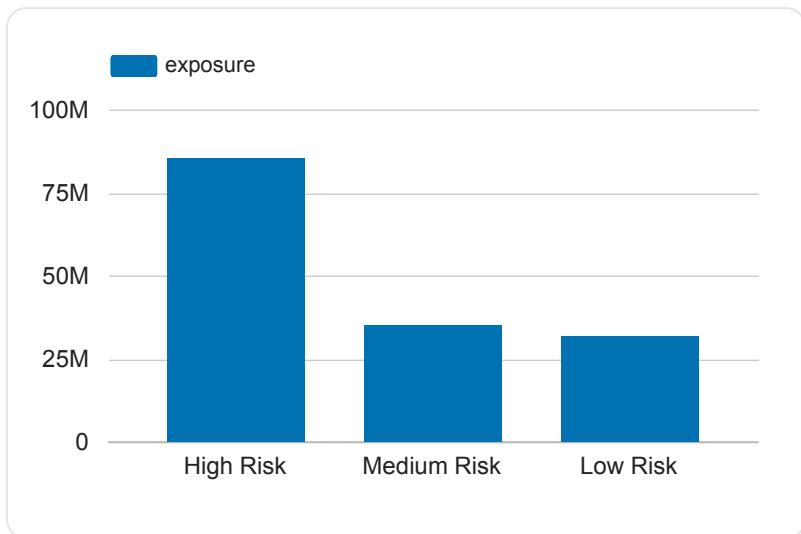
Heatmap: Average Risk by Age Group

age_group	risk_score	user_id
1. 18–24	44.68	271
2. 55–64	43.74	98
3. 65+	38.85	10
4. 45–54	36.13	385
5. 35–44	32.78	873
6. 25–34	31.79	1,328

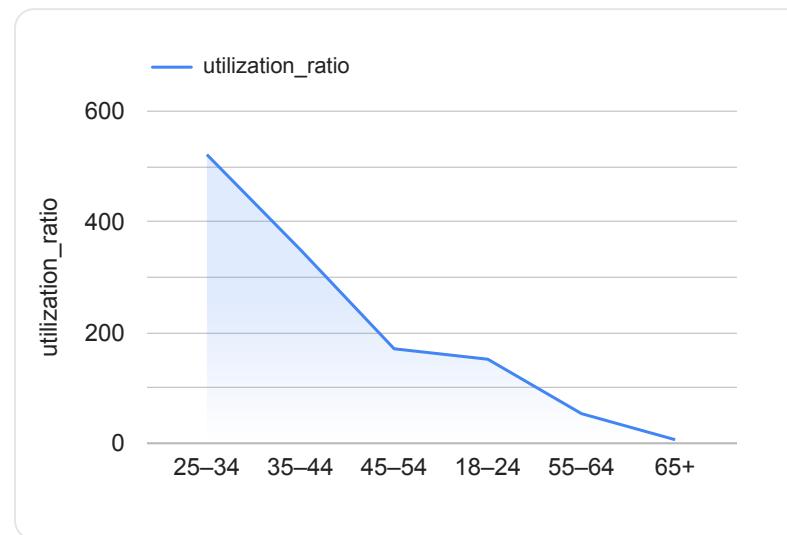
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# Exposure & Utilization Analysis

Exposure by Risk Category



Utilization vs Age



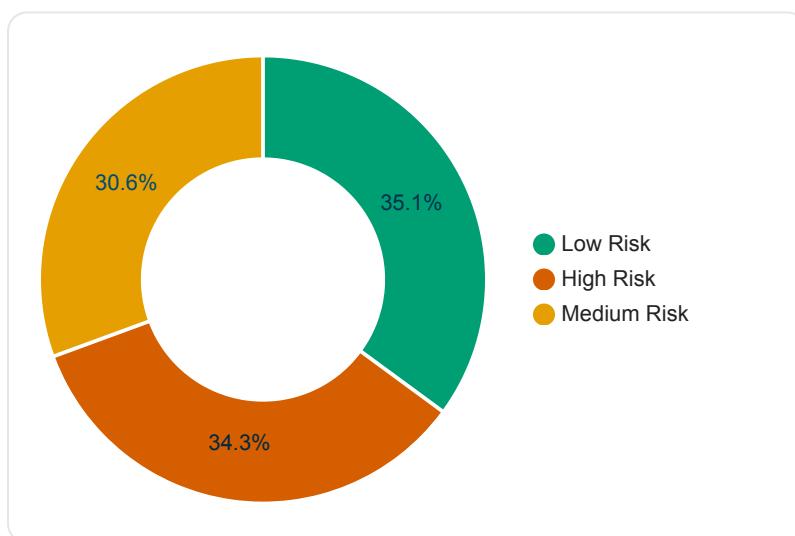
	risk_category	limit_balance	utilization_ratio	exposure ▾
1.	High Risk	108,123.69	0.83	89,474.74
2.	Medium Risk	134,538.65	0.65	87,185.86
3.	Low Risk	203,285.71	0.12	19,686.34

Insight: High-risk customers show ~3x higher average exposure despite similar limits.

# Customer Drill-Down

user_id	risk_category	age	limit_balance	utilization_ratio	exposure	risk_score
11507	Low Risk	23	10,000	0.21	2,068	14.48
5815	Low Risk	25	10,000	0.32	3,161	22.13
27763	Low Risk	22	10,000	0.36	3,646	25.52
14615	High Risk	29	10,000	0.01	142	30.99
13280	High Risk	43	10,000	0.07	654	34.58
12611	Low Risk	36	10,000	0.49	4,945	34.61
28286	Medium Risk	32	10,000	0.53	5,250	36.75
4007	High Risk	46	10,000	0.11	1,050	37.35
26622	Medium Risk	25	10,000	0.50	5,610	39.40
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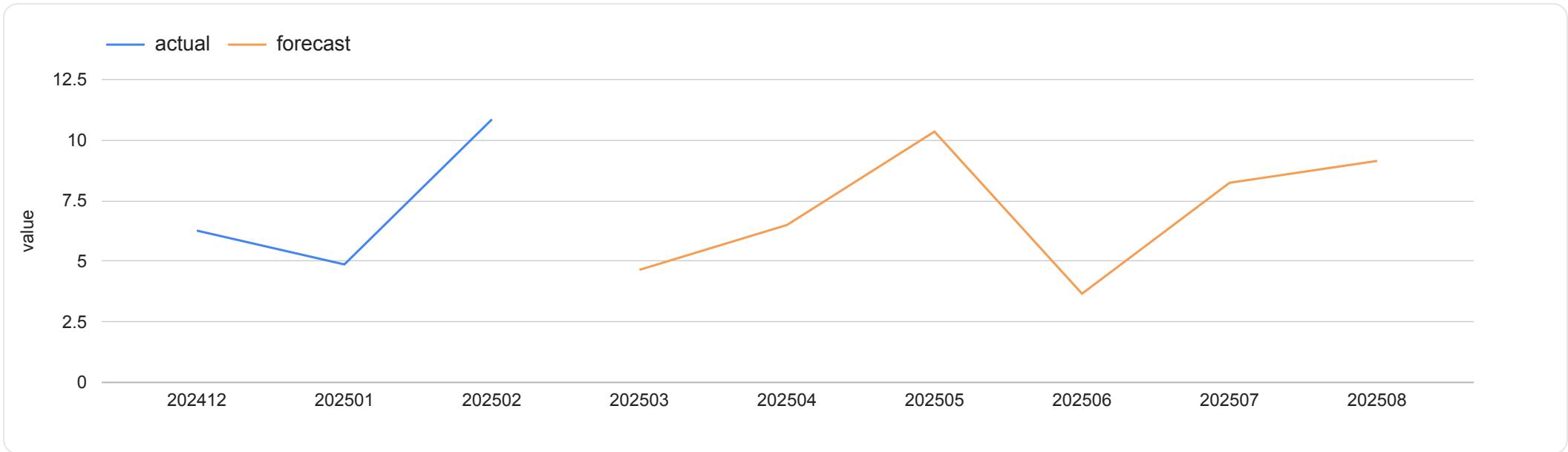
Risk Category Distribution



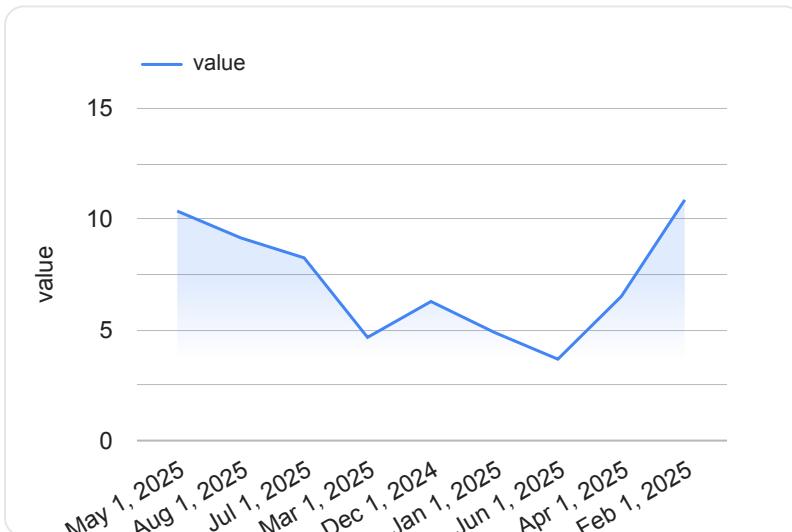
Data sourced from fintech\_analytics (BigQuery). Built using dbt + Looker Studio.

# Portfolio Trends & Forecast

## Average Portfolio Risk

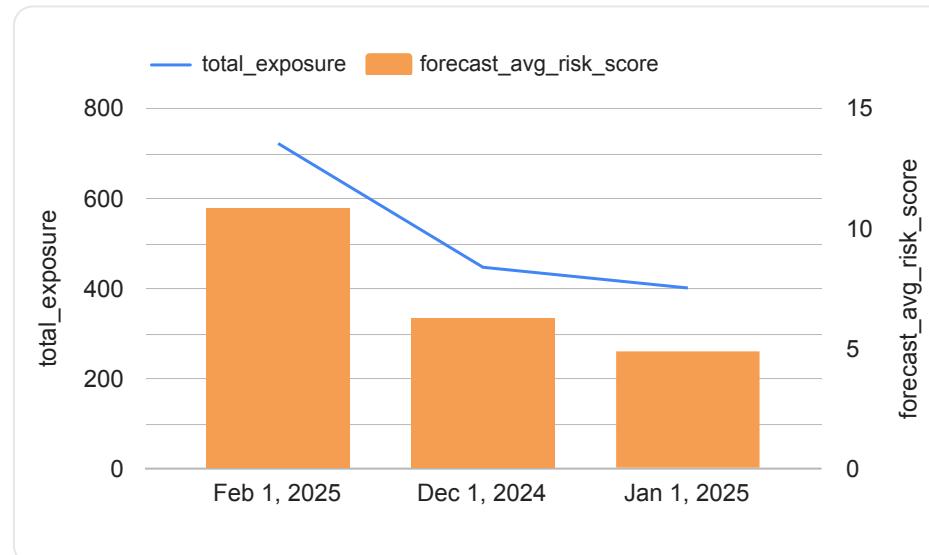


## Forecasted High-Risk Customer Count



Predicts a small seasonal increase mid-2025, then plateau, potential early-warning KPI.

## Total Exposure vs Forecasted Risk Score



Exposure declines slightly while risk stabilizes → improving risk-adjusted return.