Credit Risk Analysis

Total borrowers
32574

Avg Income of a Borrower
$65.88K

Avg Loan Amnt $9.6k
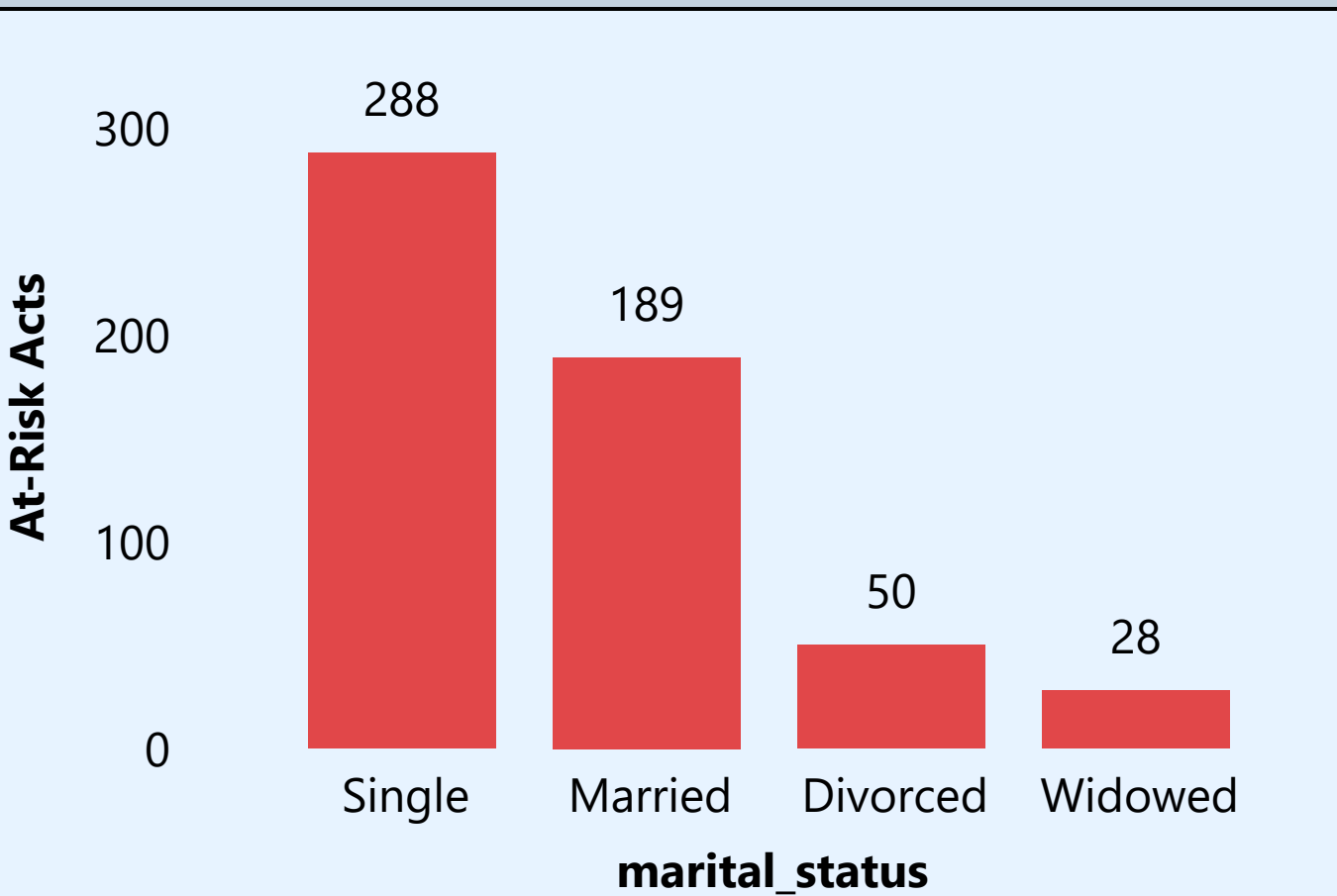
Countries
3
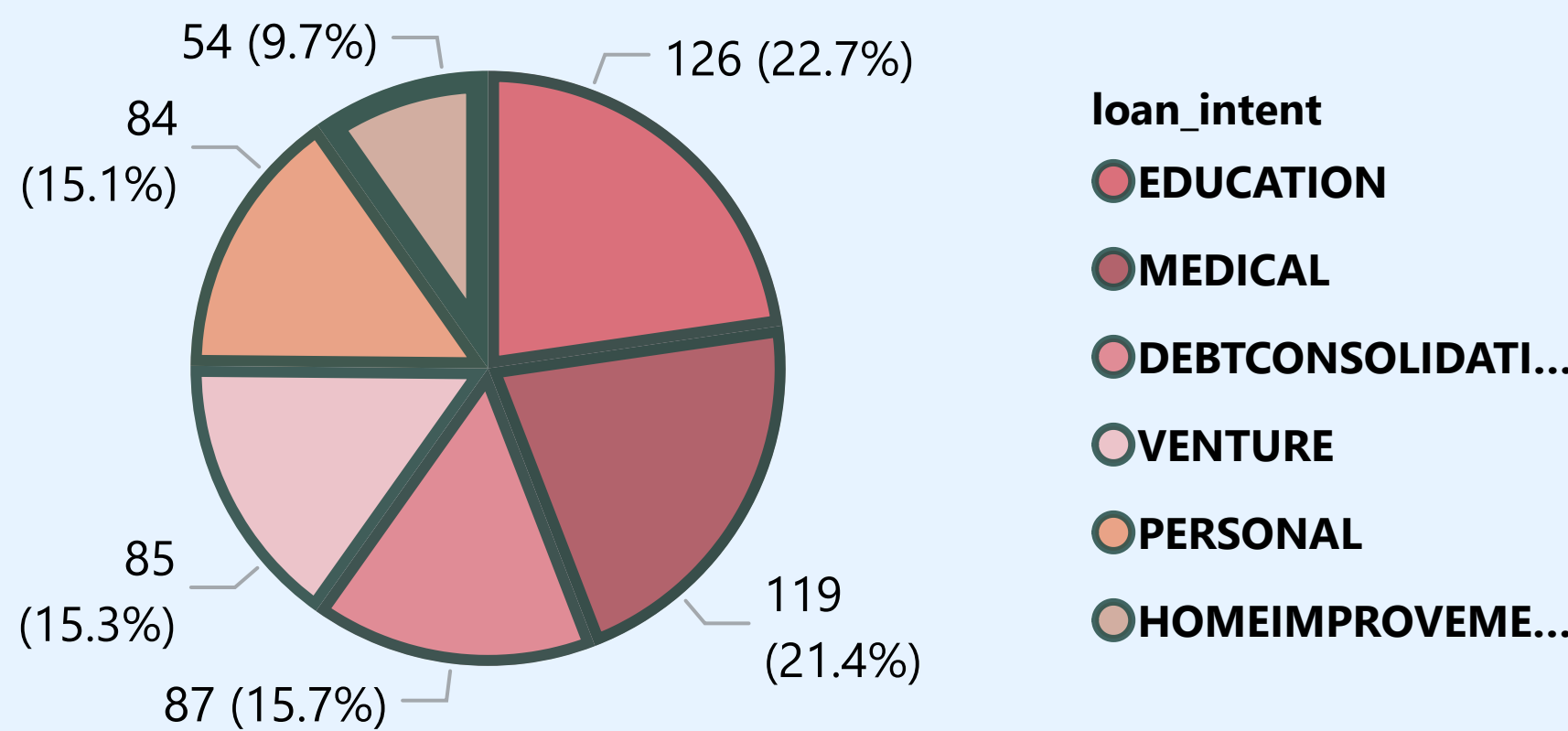
States
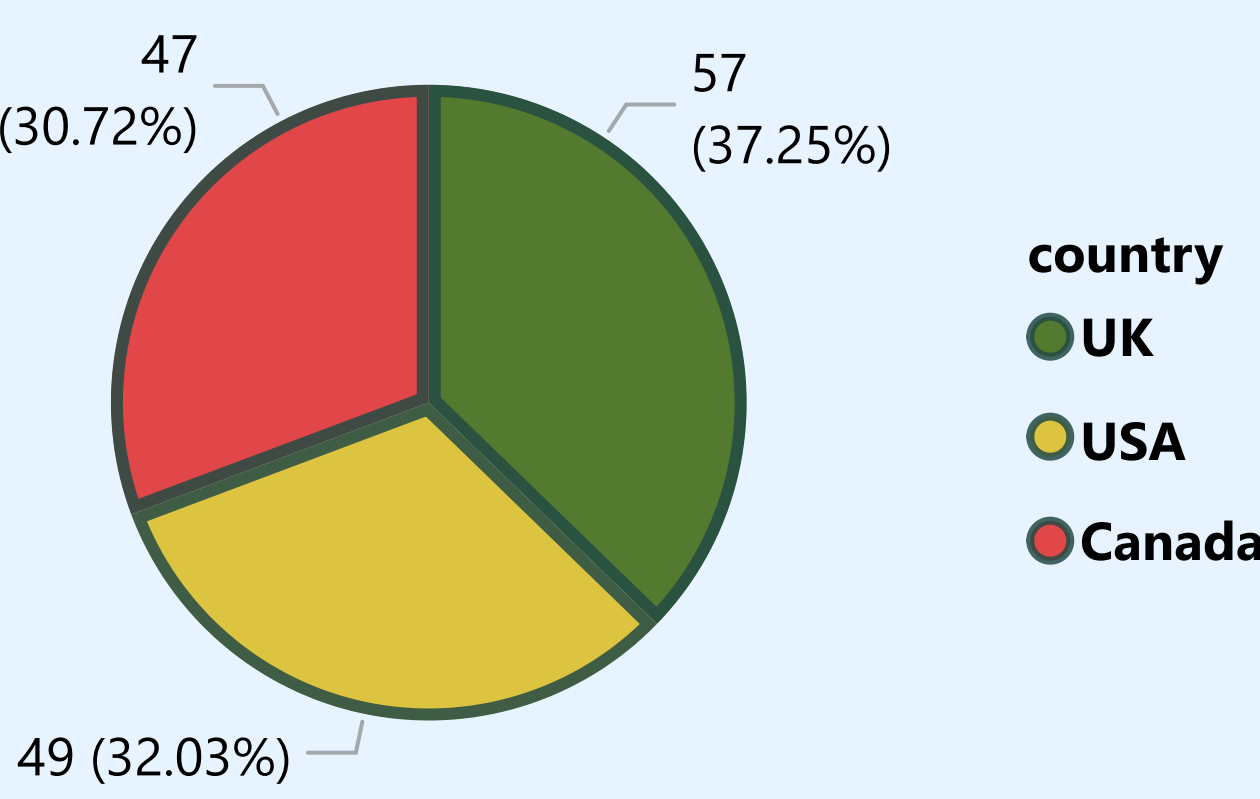9

Cities
18

Details

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More likely to default_borrowers

At-Risk Acts by marital_status: Single 288, Married 189, Divorced 50, Widowed 28

Default Probability by loan_intent

- 126 (22.7%)
- 119 (21.4%)
- 87 (15.7%)
- 85 (15.3%)
- 84 (15.1%)
- 54 (9.7%)

loan_intent
- EDUCATION
- MEDICAL
- DEBTCONSOLIDATI...
- VENTURE
- PERSONAL
- HOMEIMPROVEME...

Low Risk Acts by country

- 57 (37.25%)
- 49 (32.03%)
- 47 (30.72%)

country
- UK
- USA
- Canada

State
All

Borrower Differences Across Countries

Risk _cat_CUR:
- Likely to default: USA 24.3%, UK 43.2%, Canada 32.4%
- Needs monitoring: USA 33.3%, UK 33.3%, Canada 33.4%
- Safe borrower: USA 33.4%, UK 34.2%, Canada 32.4%

country
- Canada
- UK
- USA
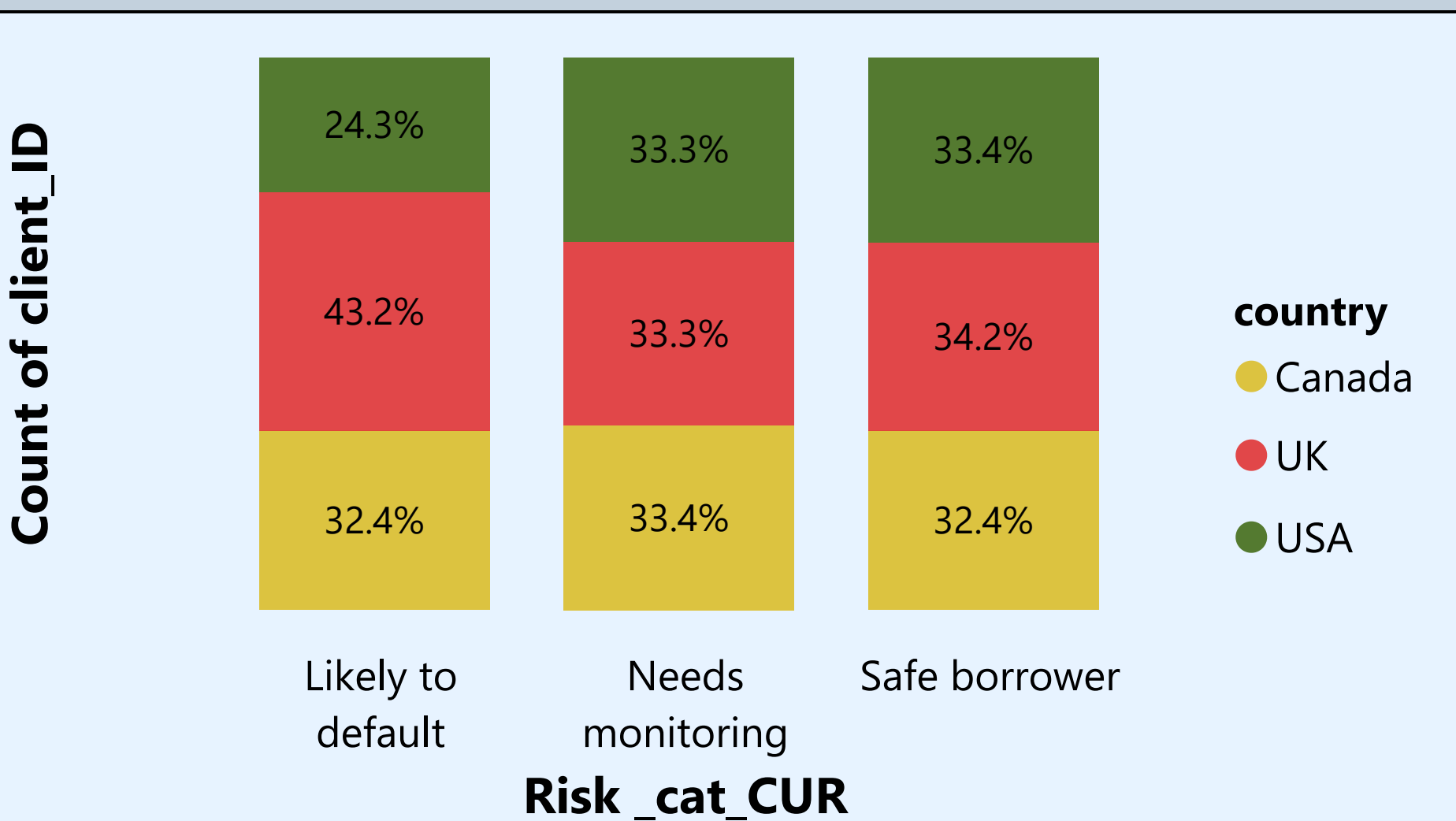
Loan outcomes by PastDefaults

loan_status:
- Non-Default: N 86.0%, Y 14.0%
- Default: N 69.5%, Y 30.5%

person_defaul...
- N
- Y
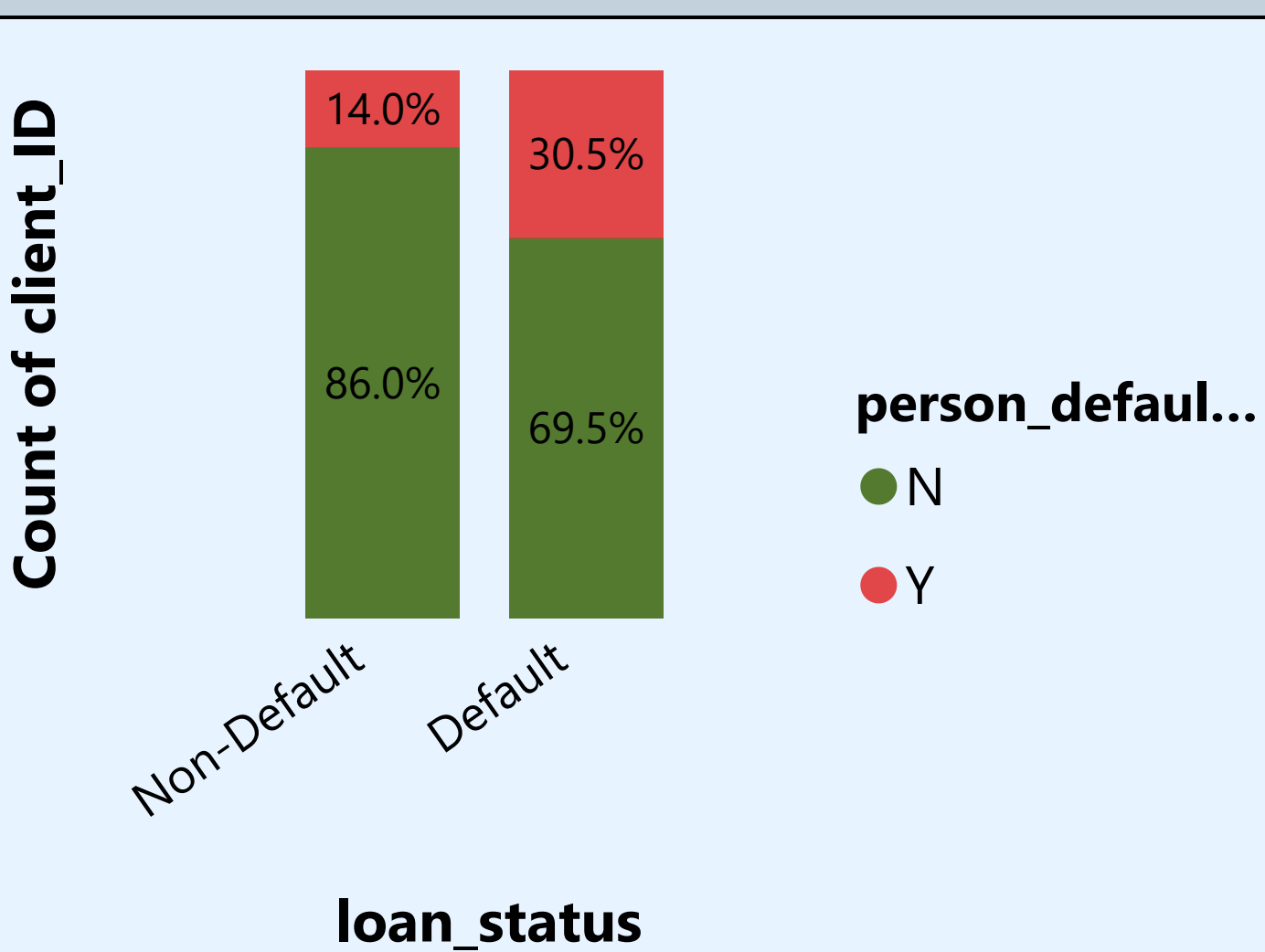
Loan outcomes by Cred_Hist

loan_status:
- Non-Default: 60.0%, 30.8%
- Default: 62.5%, 28.6%

Cred_Hist_Range
- Long_cred_hist
- Med_cred_hist
- Short_cred_h...

City
All

Gender
All
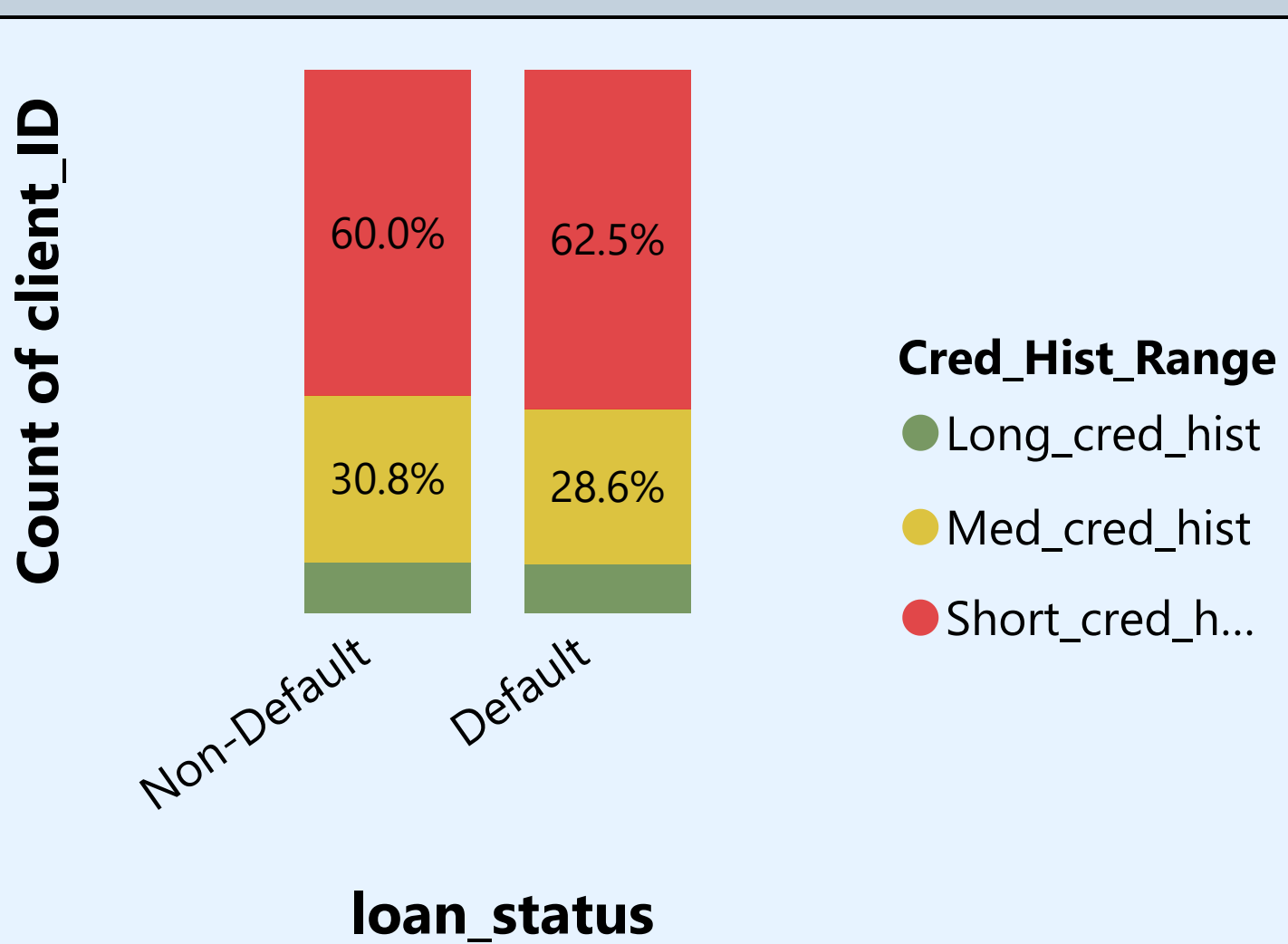
Default behavior by loan-to-income and debt-to-income

loan_status ● Default ● Non-Default

Risk _cat_DIR:
- Good fin health: 2392, 15690
- Needs monitoring: 4508, 9722
- High default probability: 207, 55
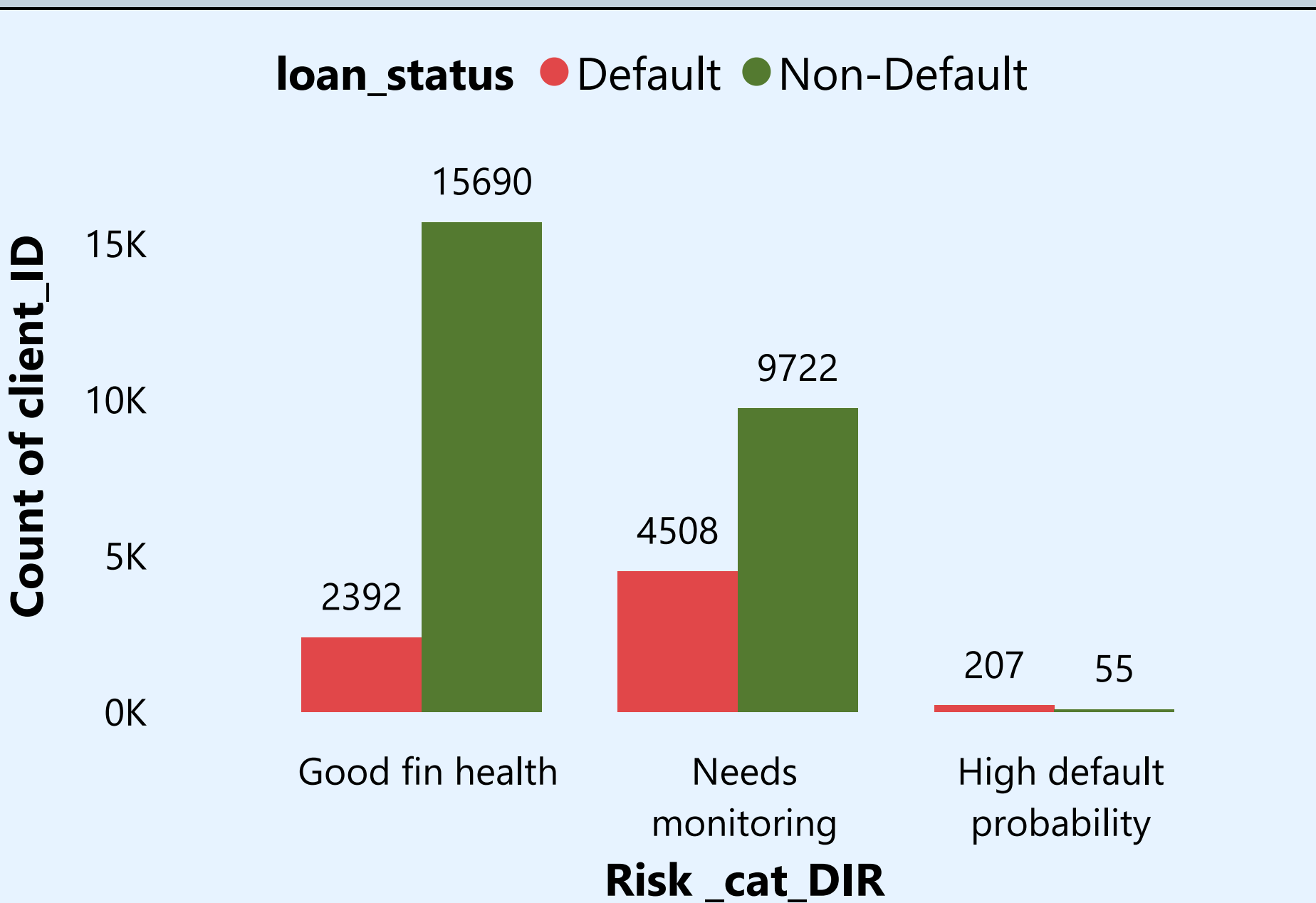
High-Risk Analysis by Loan Terms

36, 60, 24, 12
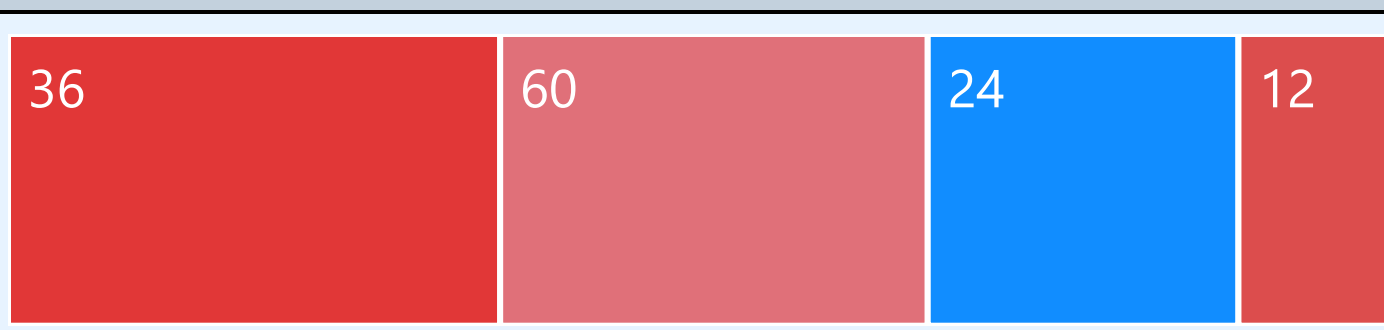
Low-Risk Analysis by Loan Terms

36, 60, 24, 12
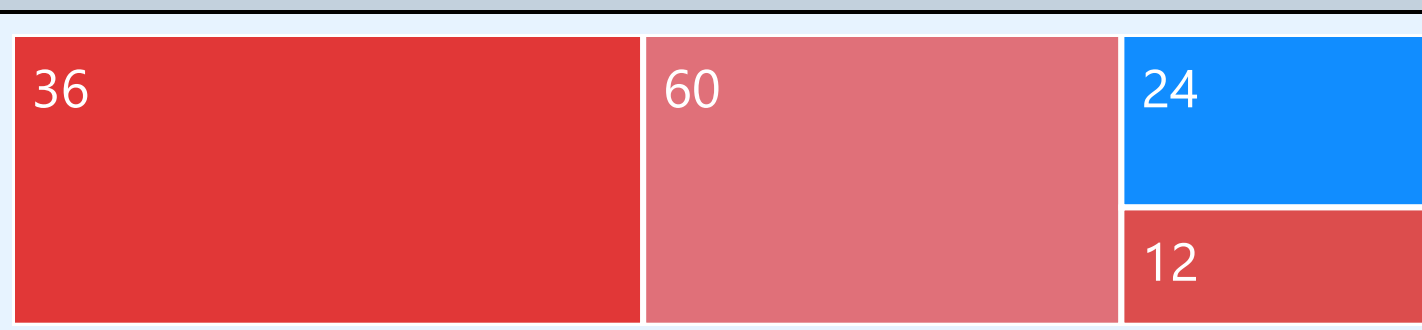
Home_ownership   Emp_type

At-Risk Acts and Low Risk Acts by Home_ownership

- RENT: 313, 66
- MORTGAGE: 196, 76
- OWN: 42, 11
- OTHER: 4, 0
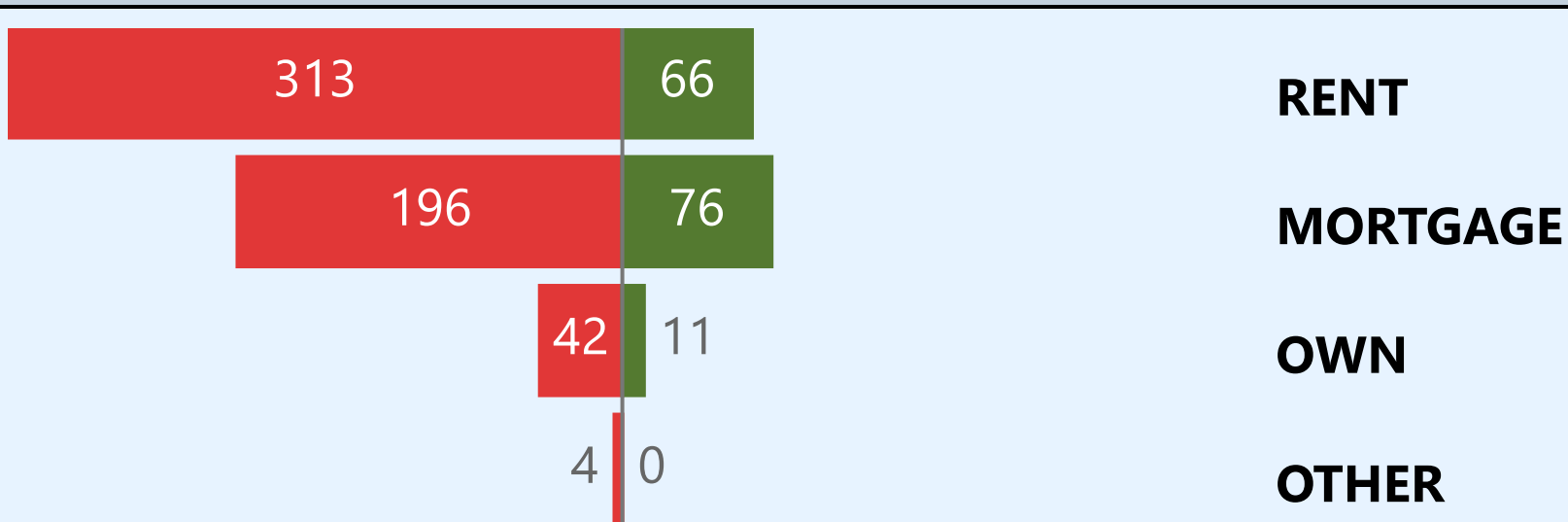
Loan Grades: Safe vs. Risky

Credit_Risk_Category_Loan Grade	At-Risk Acts	Low Risk Acts
High Risk	72	
Low Risk		153
Medium Risk	483	
Total	555	153

Credit Risk Analysis

Summary

Avg loan_to_income_ratio	Avg debt_to_income_ratio	Avg Cred_utilization_ratio	Avg Cred_Hist_Range_Yr	At-Risk Acts	Low Risk Acts
0.17	0.35	0.50	5.80	555	153

Borrower Risk Segmentation

loan_intent	Likely to default	Needs monitoring	Safe borrower	Total
DEBTCONSOLIDATION	8	3749	1455	5212
EDUCATION	7	4625	1819	6451
HOMEIMPROVEMENT	3	2586	1016	3605
MEDICAL	2	4360	1709	6071
PERSONAL	10	3893	1616	5519
VENTURE	7	4072	1637	5716
Total	**37**	**23285**	**9252**	**32574**

Borrower Risk Segmentation

Age Group	Likely to default	Needs monitoring	Safe borrower	Total
Middle-aged		1200	480	1680
Old-aged		66	14	80
Younger	37	22019	8758	30814
Total	**37**	**23285**	**9252**	**32574**

Credit Risk Factors

Cred_Hist_Range	Risk _cat_DIR
Credit_Risk_Category_Loan Grade	Risk _cat_LIR
Risk _cat_CUR	past_delinquencies

Country

All ▾

Loan_Status

All ▾

Risk Analysis by Gender

● Low Risk Acts ● At-Risk Acts

- Male: Low Risk Acts 78, At-Risk Acts 281
- Female: Low Risk Acts 75, At-Risk Acts 274

Count of client_ID by Emp_type

- 1.67K (5.13%)
- 4.92K (15.12%)
- 6.51K (19.98%)
- 19.47K (59.77%)

Emp_type
- ● Full-time
- ● Part-time
- ● Self-employed
- ● Unemployed
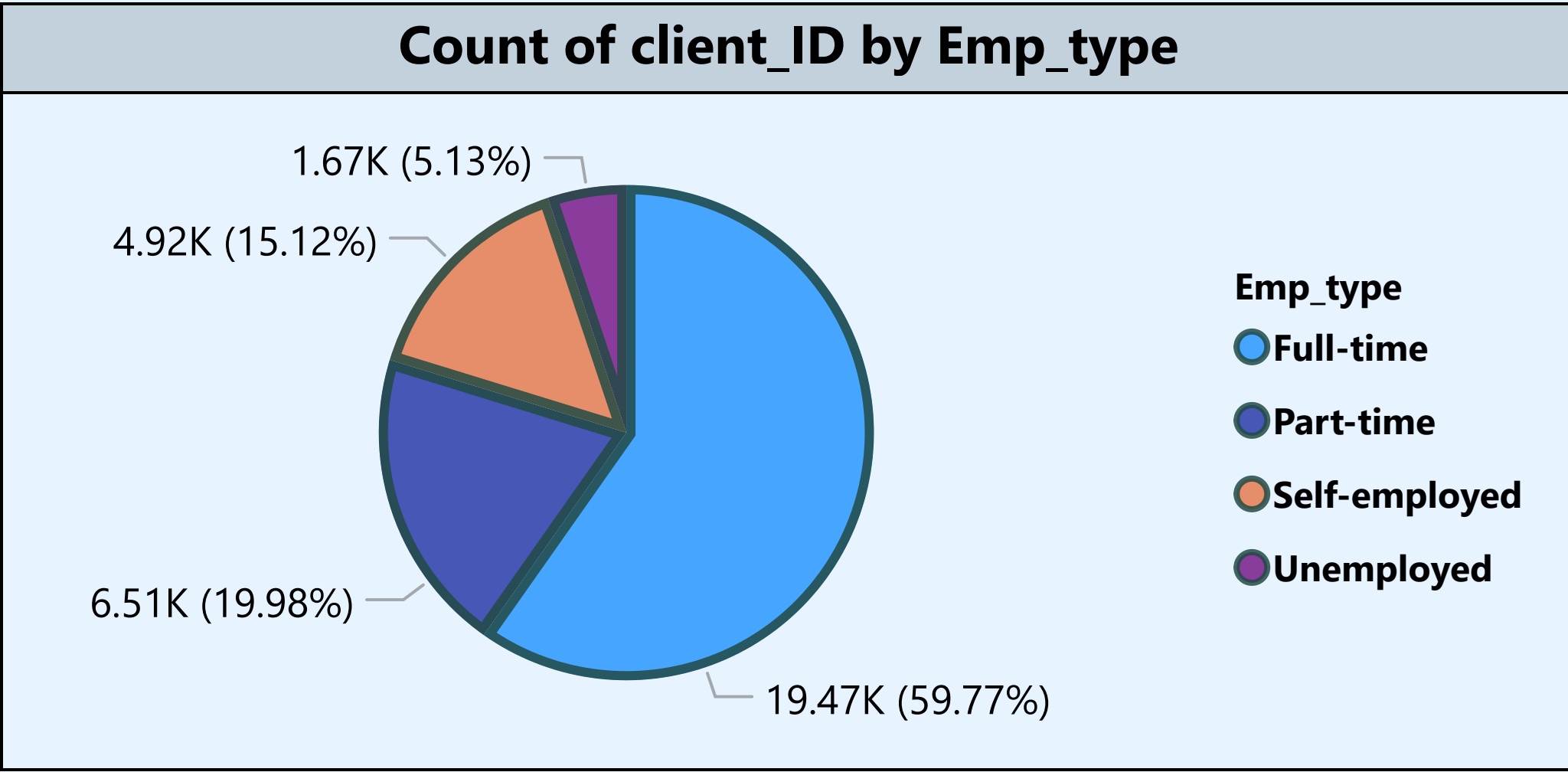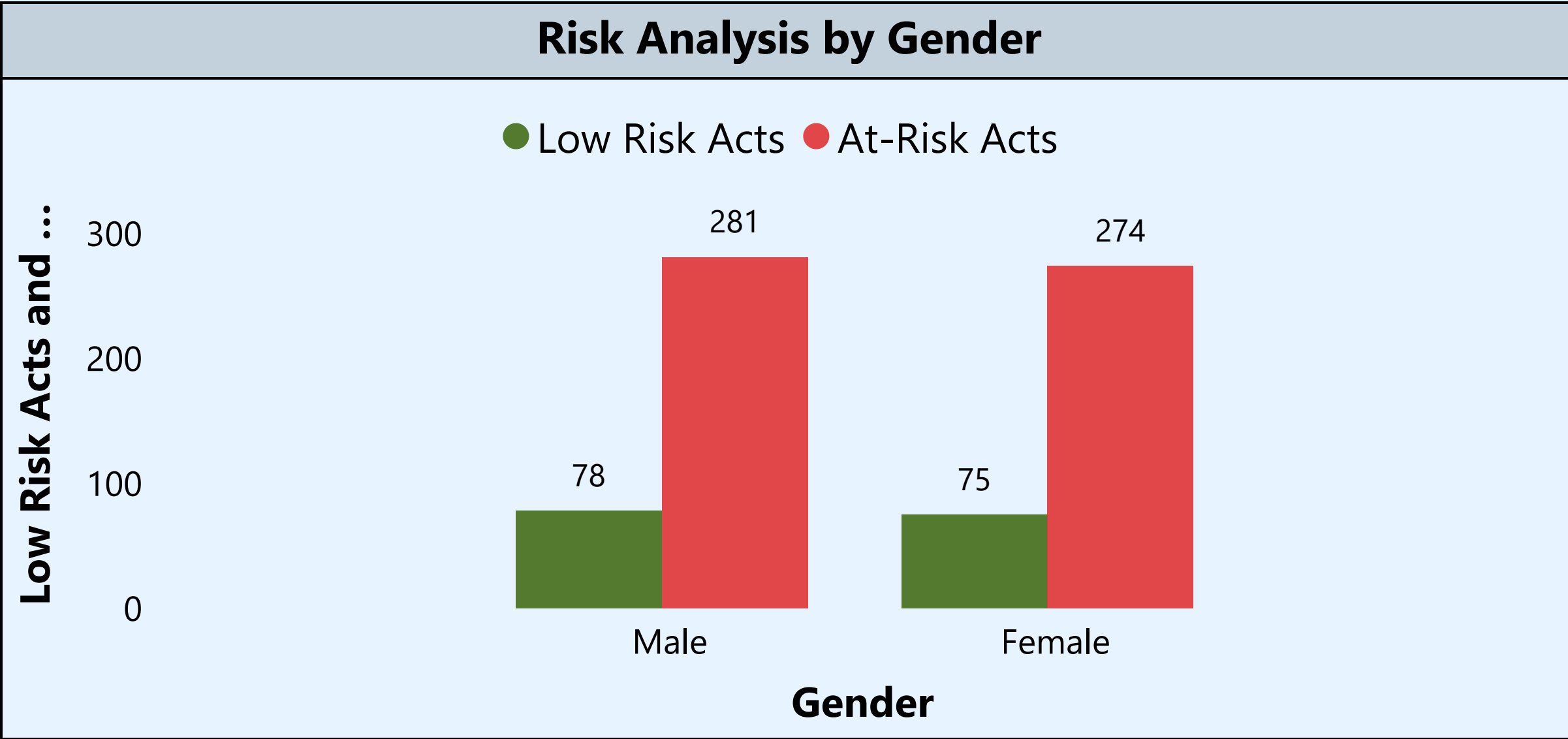
Top 6 High-Risk Customers

client_ID
CUST_00242
CUST_00407
CUST_00710
CUST_01026
CUST_06797
CUST_13567

Count of client_ID by Income_category

- Low Income: 21.2K
- Middle Income: 7.7K
- Very Low Income: 2.5K
- High Income: 1.1K
- Very High Income: 0.1K
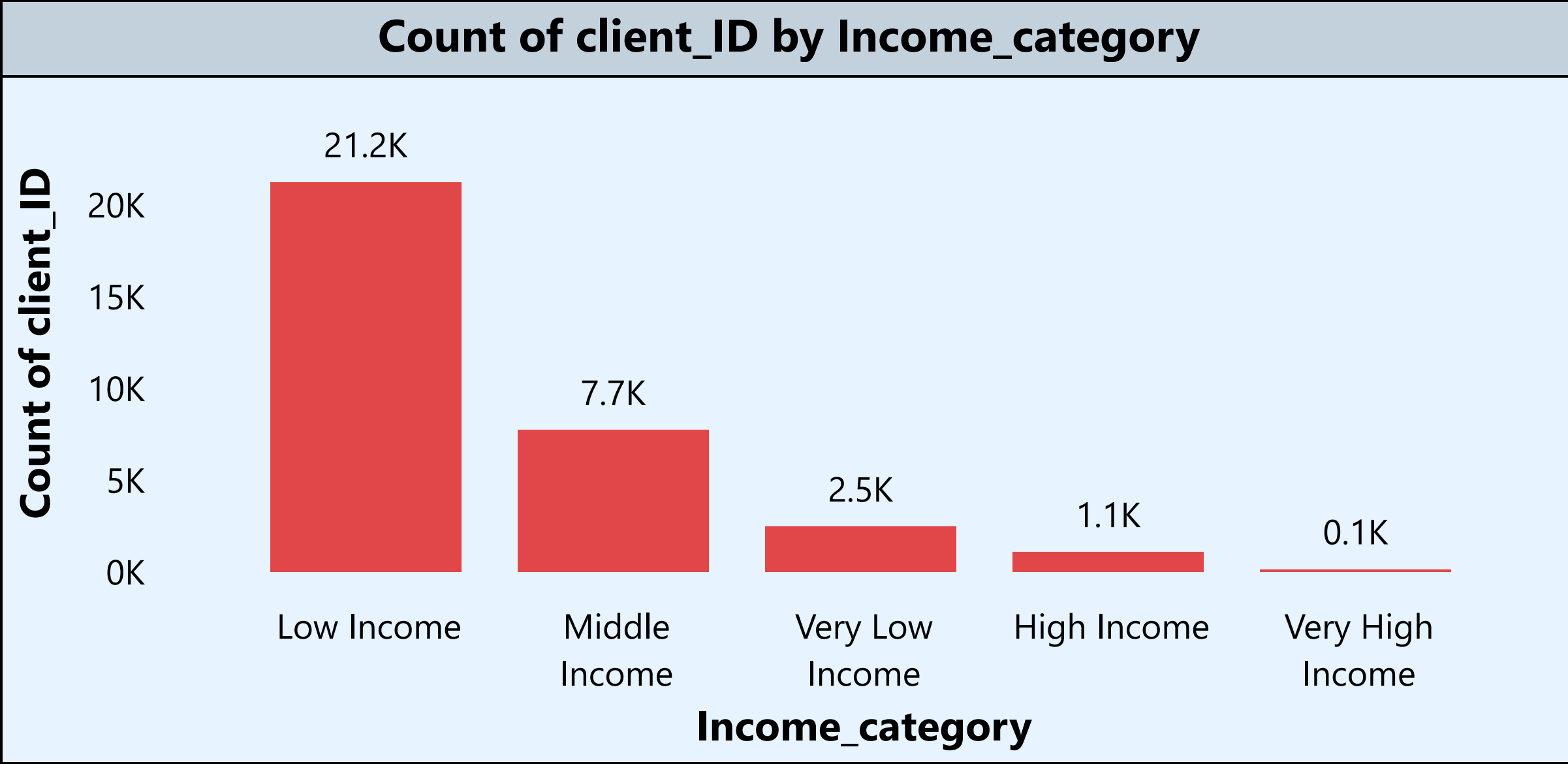
Removed 7 inconsistent records: 5 with unrealistic ages (123 & 144) and 2 with invalid employment limit (123).Loan grade, loan status, and credit history are similar across the US, UK, and Canada. However, Canada shows the highest past delinquencies and debt-to-income ratio, while the UK leads in credit utilization and loan-to-income ratios — making UK borrowers the riskiest overall.

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