

Loan Default Analysis

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|------------------------------------|--|---|---|---|--|
| Total Loans 24999 | Overall Default Rate 24.40% | Highest Risk Region NORTH-EAST | Highest Risk DTI 50 - 59 | Highest Risk LTV > 120.00 | Highest Risk Income < 2000 |
|------------------------------------|--|---|---|---|--|

credit_score_band All

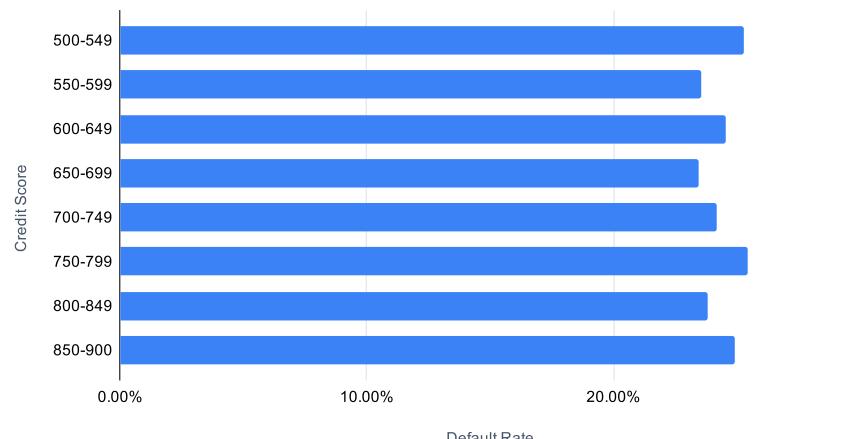
region All

age All

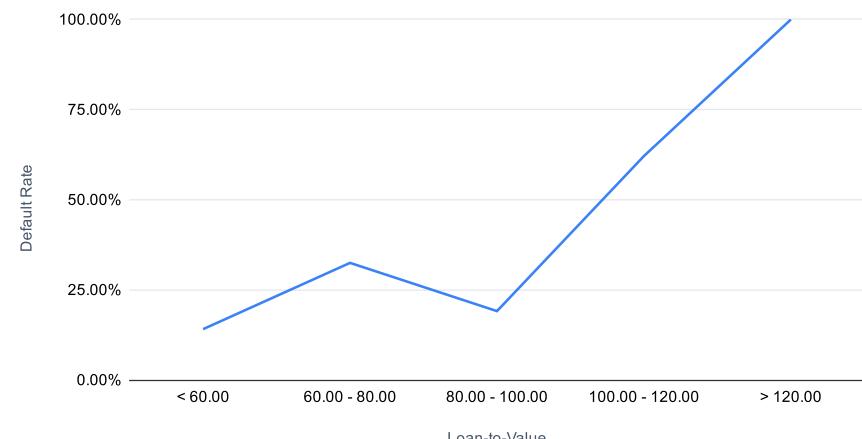
income_band All

All

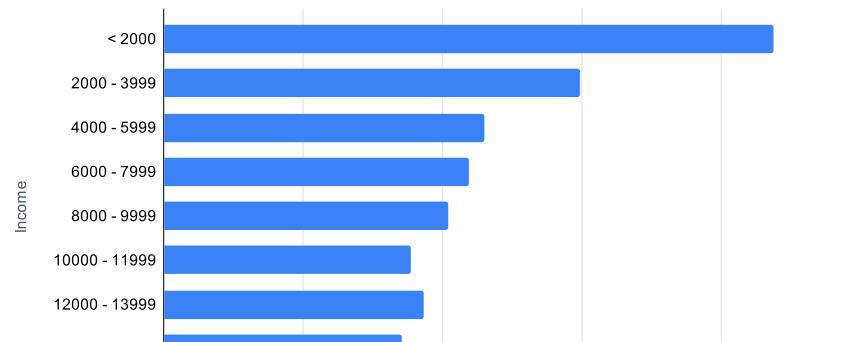
Loan Default Rate by Credit Score Band



Loan Default Rate by Loan-to-Value (LTV) Band

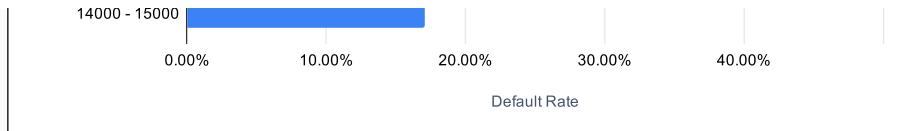


Loan Default Rate by Income Band

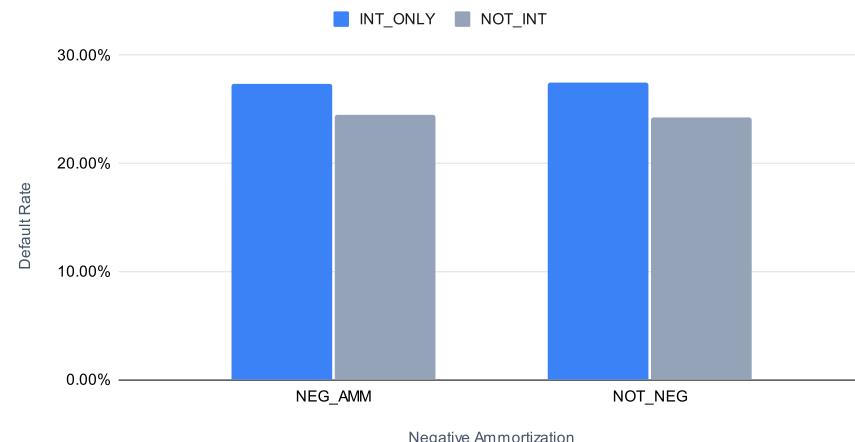


Loan Default Rate by Debt-to-Income (DTI) Band

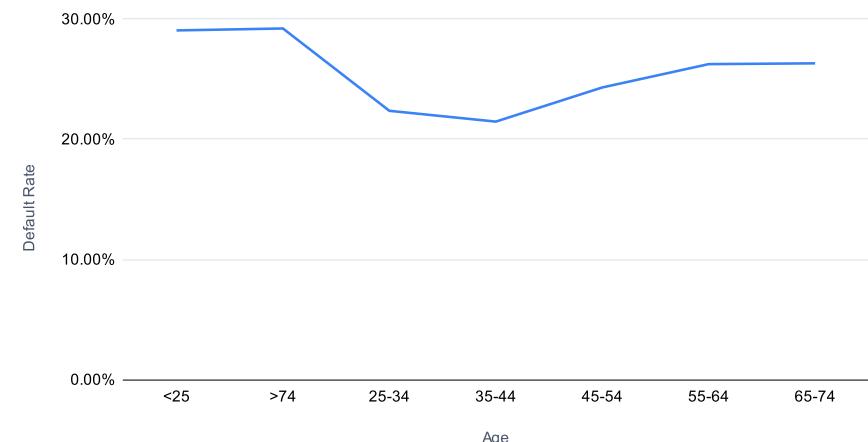




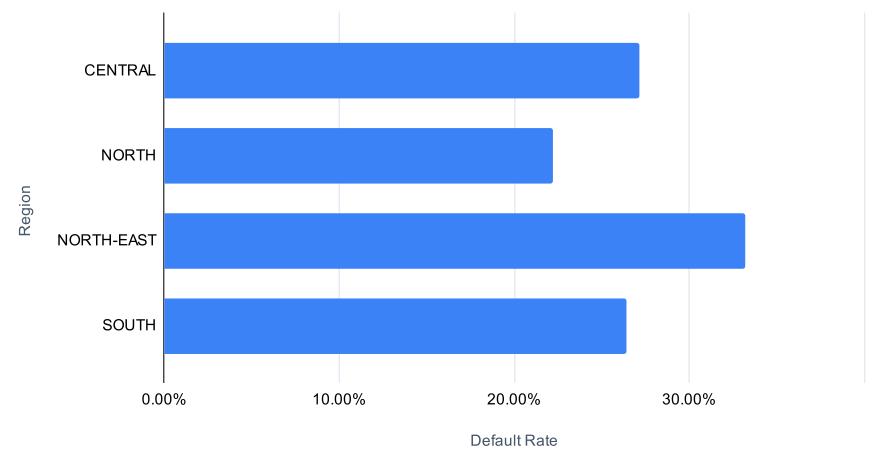
Loan Default Rate by Loan Structure Type



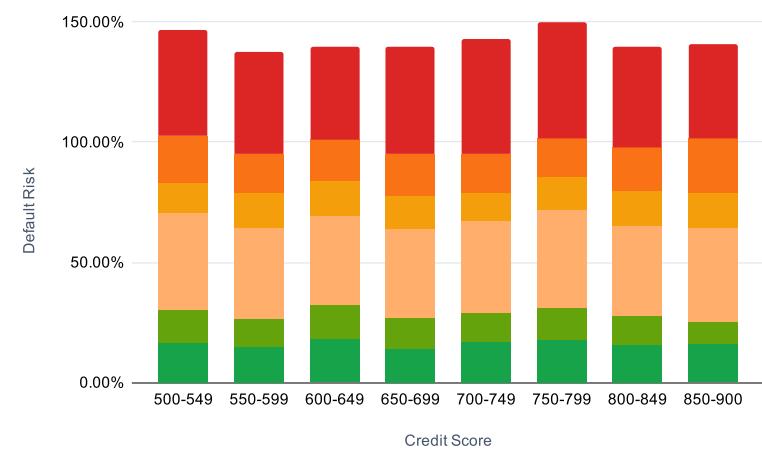
Loan Default Rate by Age Group



Loan Default Rate by Region



Default Risk Distribution Across Credit Score and DTI Bands



Regional Comparison of Default Rates Across Credit Score Ranges

Regional Distribution of Loan Default Rates by Credit Score Band

