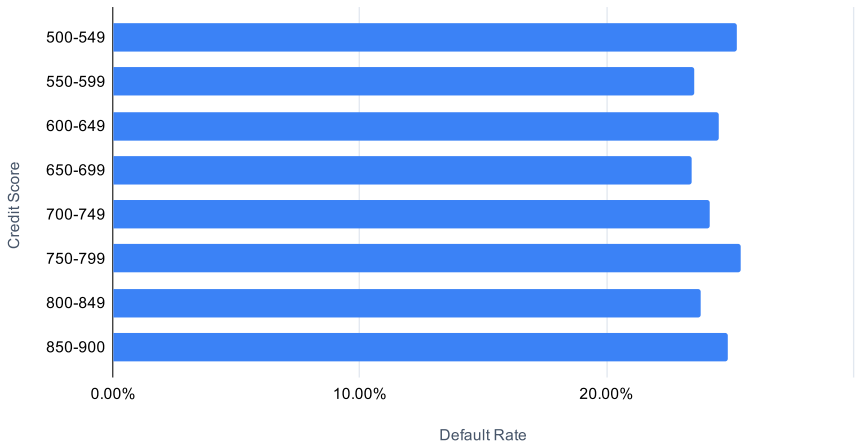


# Loan Default Analysis

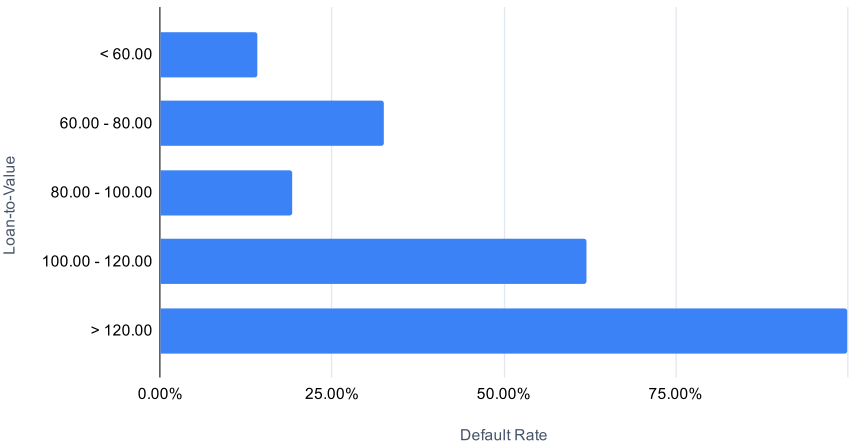
<b>Total Loans</b> <b>24999</b>	<b>Overall Default Rate</b> <b>24.40%</b>	<b>Highest Risk Region</b> <b>NORTH-EAST</b>	<b>Highest Risk DTI</b> <b>50 - 59</b>	<b>Highest Risk LTV</b> <b>&gt; 120.00</b>	<b>Highest Risk Income</b> <b>&lt; 2000</b>
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 credit_score_band All	 region All	 age All	 income_band All
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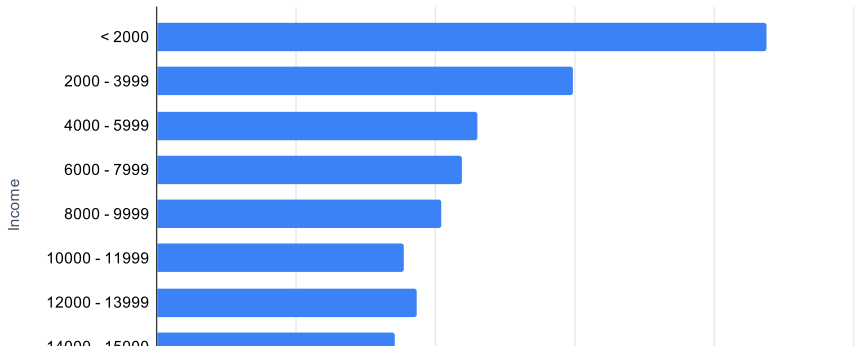
Loan Default Rate by Credit Score Band



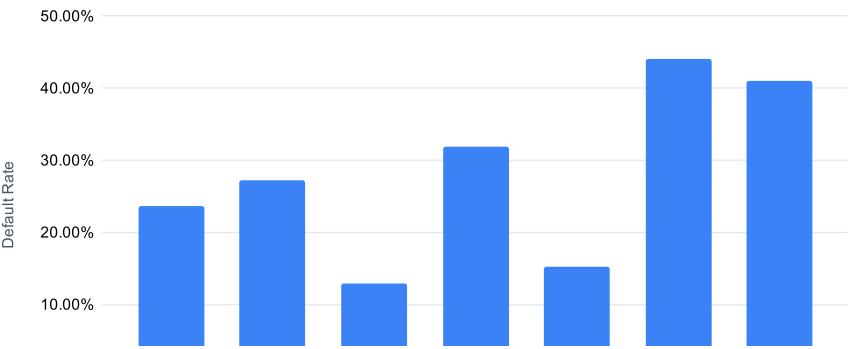
Loan Default Rate by Loan-to-Value (LTV) Band

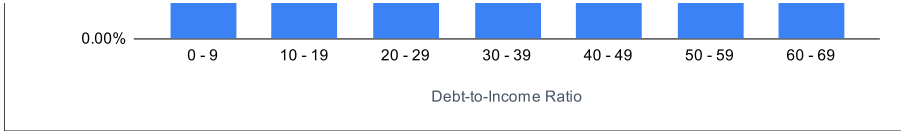
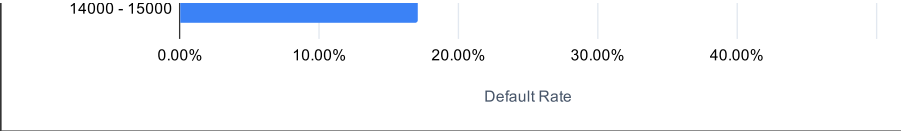


Loan Default Rate by Income Band

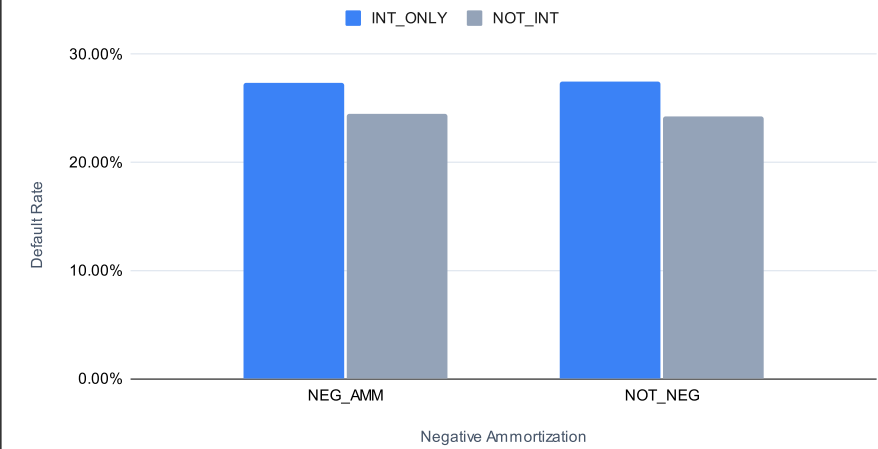


Loan Default Rate by Debt-to-Income (DTI) Band

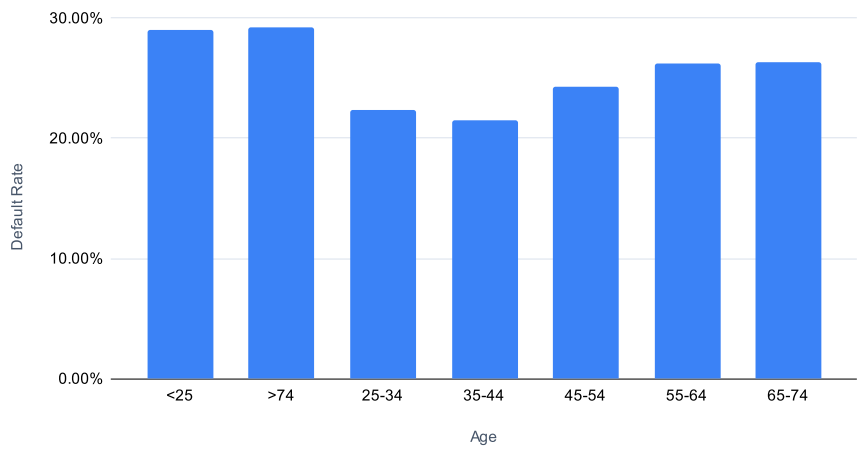




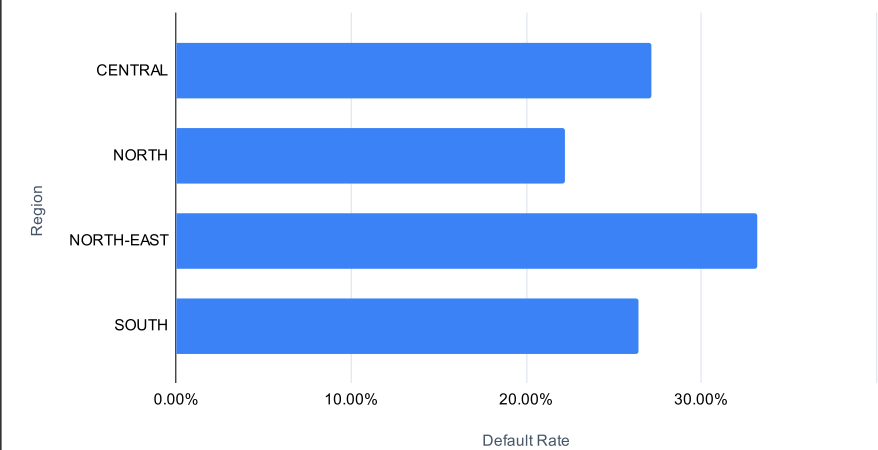
**Loan Default Rate by Loan Structure Type**



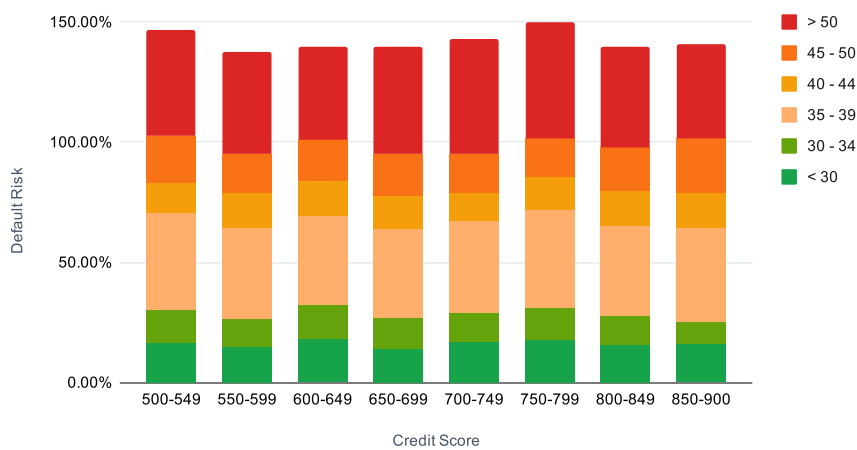
**Loan Default Rate by Age Group**



**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**

