

# Loan Default Analysis

**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**

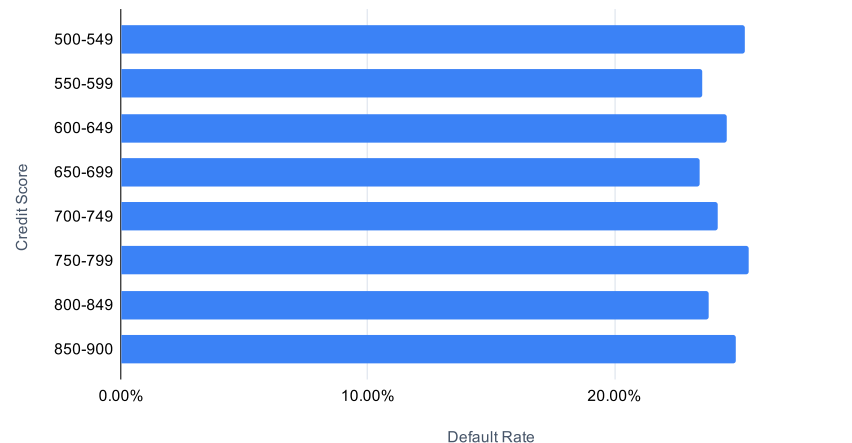
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region All

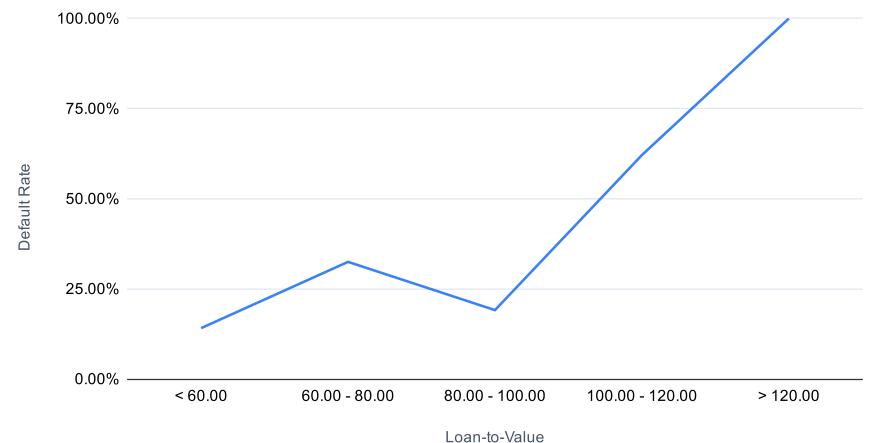
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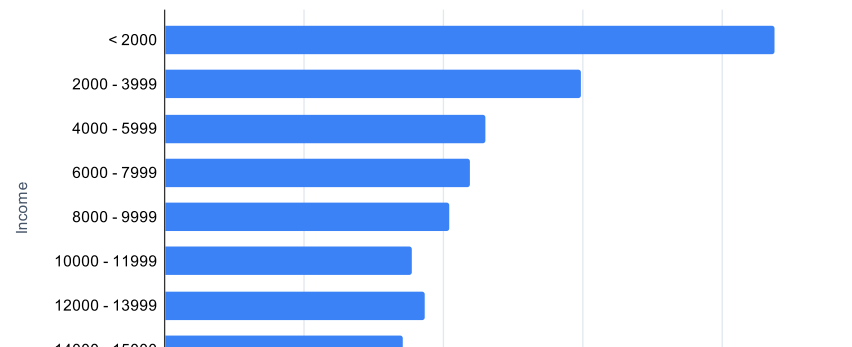
**Loan Default Rate by Credit Score Band**



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

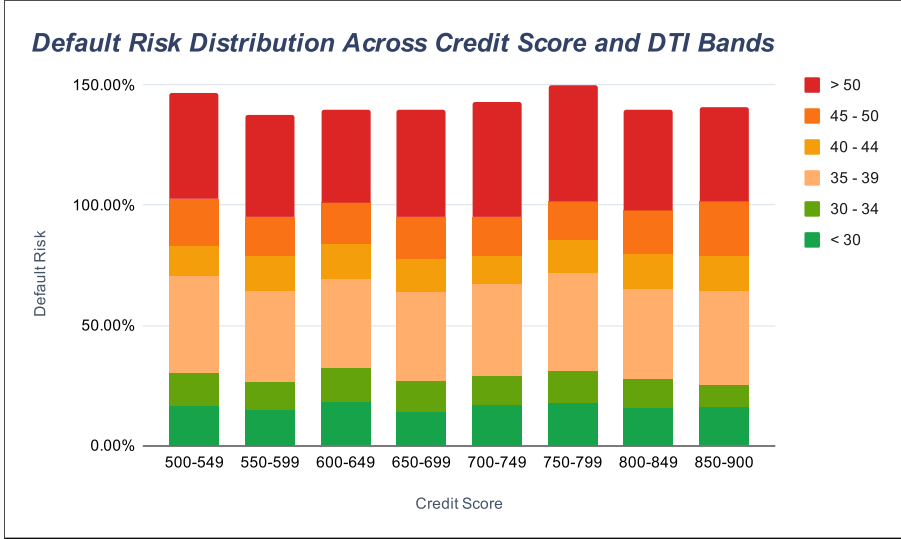
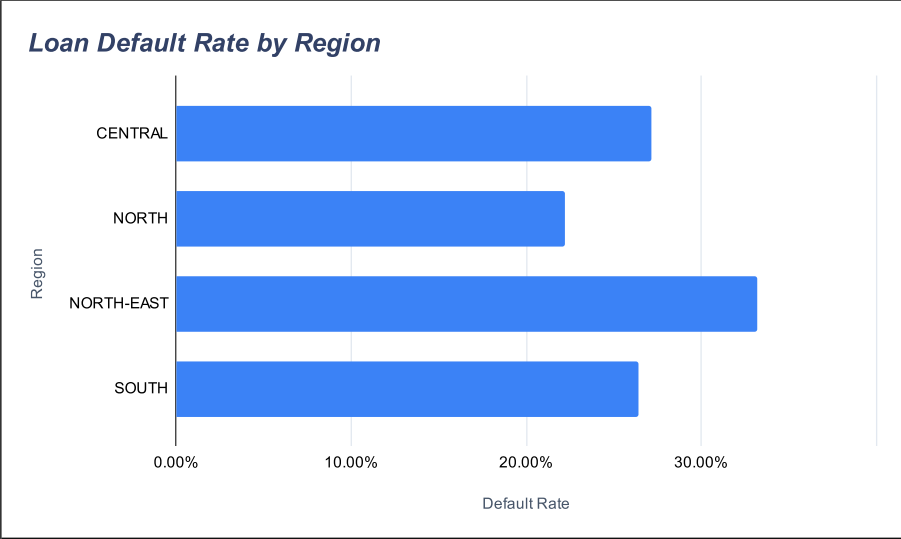
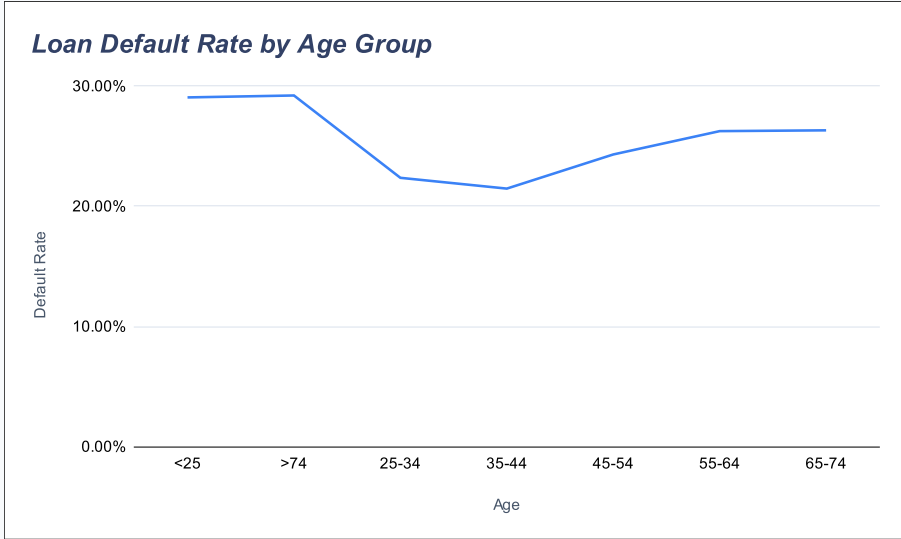
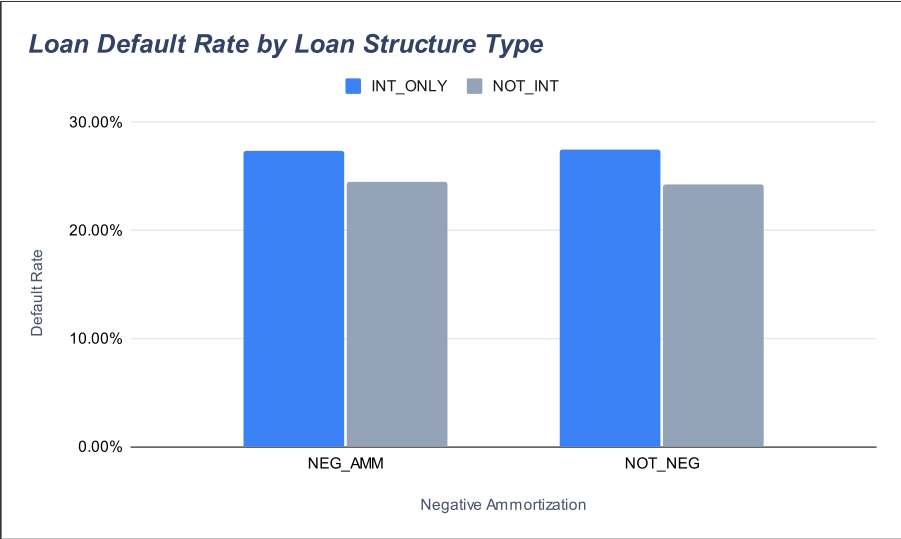
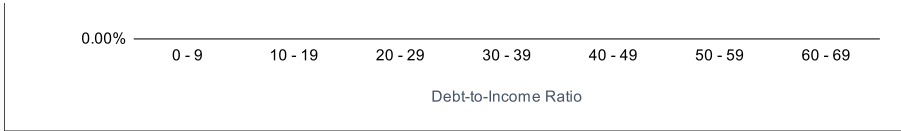
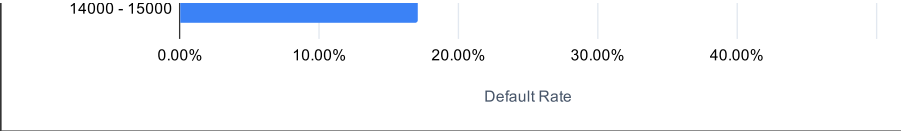


**Loan Default Rate by Income Band**



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





**Regional Comparison of Default Rates Across Credit Score Ranges**

**Regional Distribution of Loan Default Rates by Credit Score Band**

