

Who is defaulting

When and How Do Defaults Start?

Why Are Customers Defaulting?

# Loan Default Rate Dashboard

Total Loan  
1.24bn

Total Loan Default  
125.19M

Total Loan Payment  
355.11M

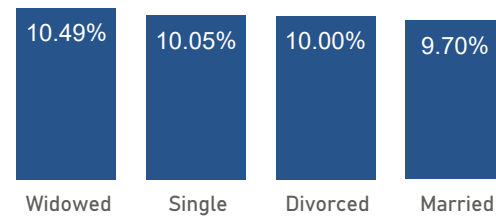
Numbers of Default  
504

Default Rate  
10.08%

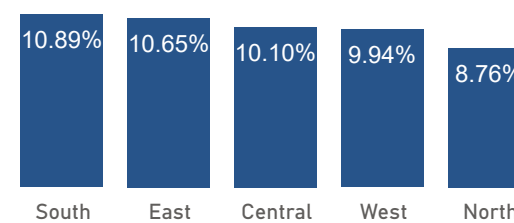
Loan Default rate by Gender



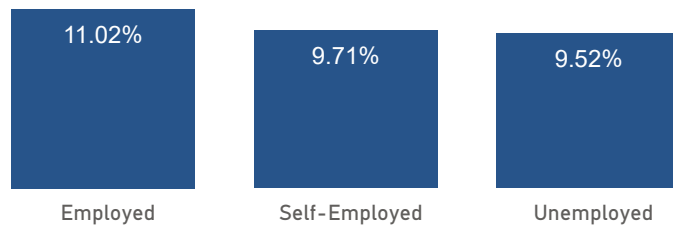
Loan Default rate by Marital Status



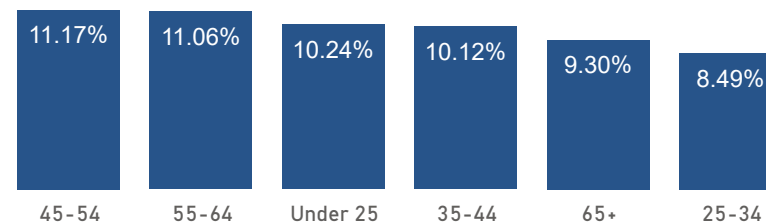
Loan Default rate by Marital Status



Loan Default rate by employment status



Loan Default rate by Age group



Region

- ☐ Central
- ☐ East
- ☐ North
- ☐ South
- ☐ West

Annual Income Range

- ☐ High (100K–149K)
- ☐ Low (<30K)
- ☐ Middle (60K–99K)
- ☐ Moderate (30K–59K)

by Ufuoma Ogeh

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# Loan Default Exposure Dashboard

Total Loan  
1.24bn

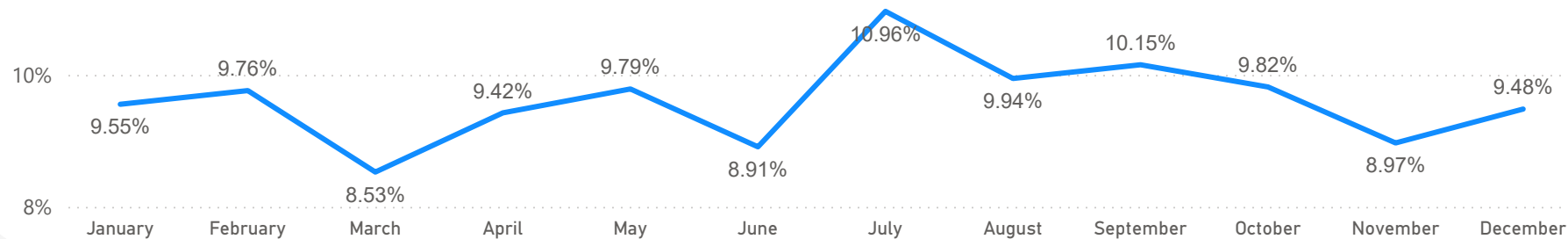
Total Loan Default  
125.19M

Ave due date past  
105.65

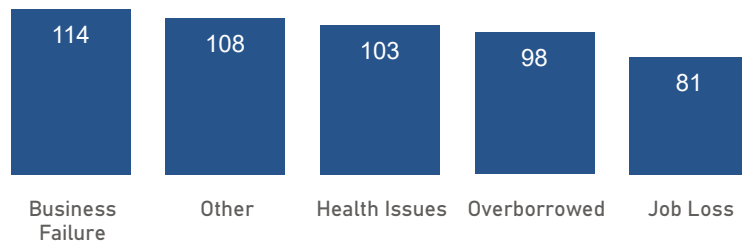
No.s of Default payment  
5861

% of payment gap  
9.61%

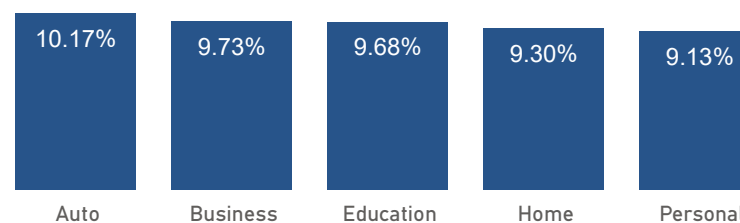
underpayments/delays trend



Default by reason



payment delays by loan type



Region

- ☐ Central
- ☐ East
- ☐ North
- ☐ South
- ☐ West

Annual Income Range

- ☐ High (100K–149K)
- ☐ Low (<30K)
- ☐ Middle (60K–99K)
- ☐ Moderate (30K–59K)

LoanType

- ☐ Auto
- ☐ Business
- ☐ Education
- ☐ Home
- ☐ Personal

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# Loan Default Trend Dashboard

Total Loan Amount

1.24bn

Total Loan Default

125.19M

Total Loan Payment

355.11M

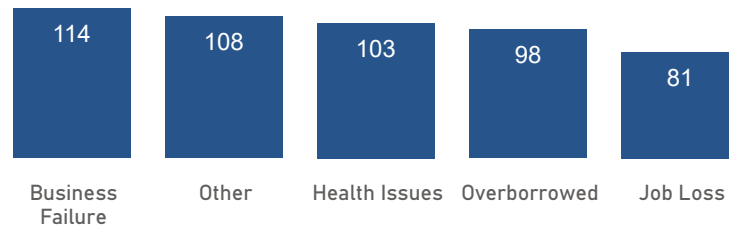
Numbers of Default

504

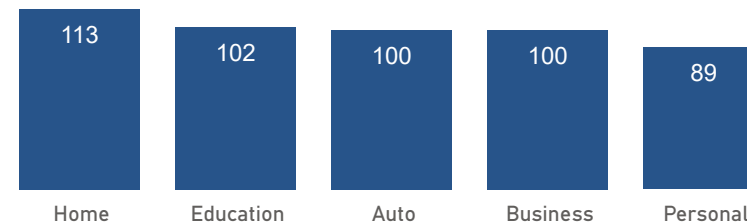
Average Default  
Months

105.65

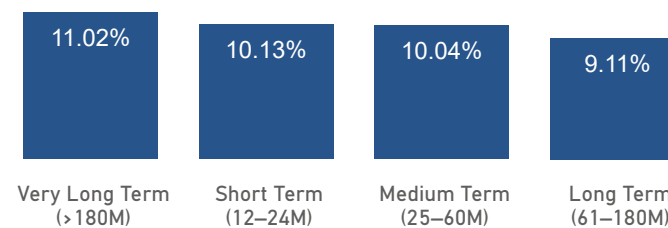
## Common default reason



## Default by loan type



## Default rate by loan Term



Region

- ☐ Central
- ☐ East
- ☐ North
- ☐ South
- ☐ West

Annual Income Range

- ☐ High (100K-149K)
- ☐ Low (<30K)
- ☐ Middle (60K-99K)
- ☐ Moderate (30K-59K)

LoanType

- ☐ Auto
- ☐ Business
- ☐ Education
- ☐ Home

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