



# Retail Lending Risk & Performance Analysis

Jul 2021

Total Loan Applications

3.4K

MTD

3.4K

MoM

5.7%

Total Funded Amount

\$35.8M

MTD

\$35.8M

MoM

4.8%

Total Amount Received

\$38.8M

MTD

\$38.8M

MoM

7.4%

Average Interest Rate

12.2%

MTD

12.2%

MoM

-0.3%

Average DTI

13.3%

MTD

13.3%

MoM

0.4%

Executive Lending...

Portfolio Risk Analysis

Loan-Level Transactio...

Risk Insights &...

State :

All

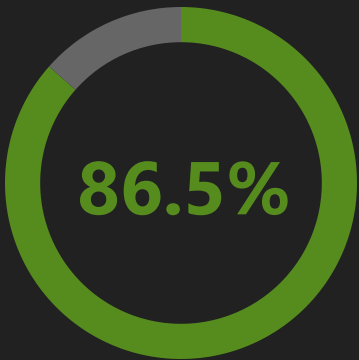
Grade :

All

Good vs Bad Loan :

All

Good Loan Issued



Good Loan Applications

2.9K

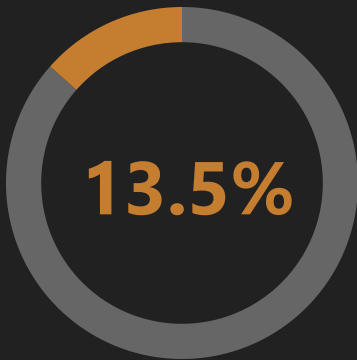
Good Loan Funded Amount

\$30.5M

Good Loan Received Amount

\$35.9M

Bad Loan Issued



Bad Loan Applications

454.0

Bad Loan Funded Amount

\$5.3M

Bad Loan Received Amount

\$2.9M

## LOAN STATUS

Loan Status	Total Loan Applications	Total Funded Amount	Total Amount Received	MTD Funded Amount	MTD Received Amount	Avg. Interest Rate	Avg. DTI
Fully Paid	2793	\$2,85,16,925	\$3,33,17,085	\$2,85,16,925	\$3,33,17,085	11.80%	13.09%
Charged Off	454	\$53,25,200	\$29,00,150	\$53,25,200	\$29,00,150	14.06%	14.08%
Current	119	\$19,71,775	\$26,09,985	\$19,71,775	\$26,09,985	15.49%	15.20%
Total	3366	\$3,58,13,900	\$3,88,27,220	\$3,58,13,900	\$3,88,27,220	12.24%	13.29%

# BANK LOAN REPORT | OVERVIEW

Jul 2021



Executive Lending...

Portfolio Risk Analysis

Loan-Level Transaction...

Risk Insights &...

Select Measure :

Total Loan Applicati... ▾

State :

All ▾

Grade :

All ▾

Good vs Bad Loan :

All ▾

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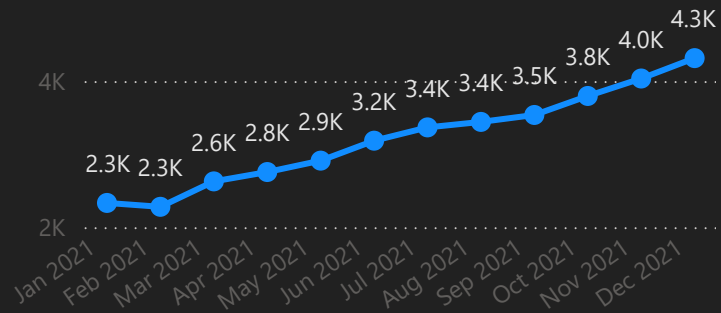
MTD

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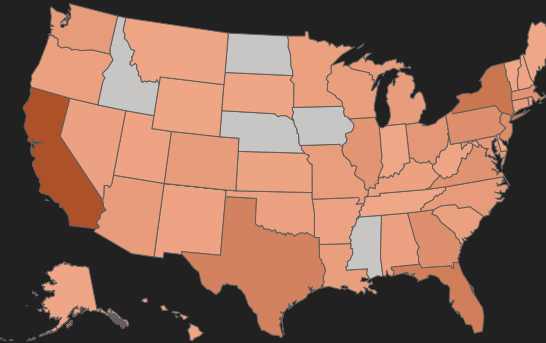
MoM

0.4%

Total Loan Applications by Month Year

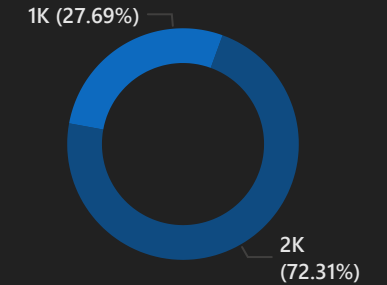


Total Loan Applications by State

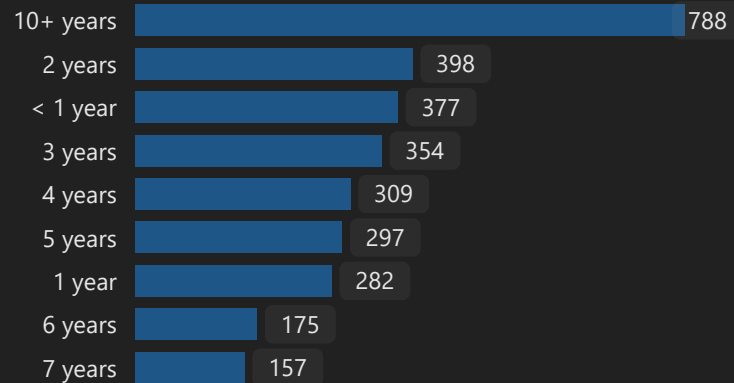


Loan Applications by Term

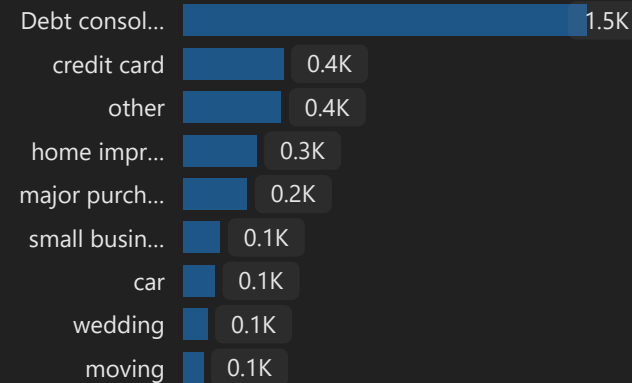
36 months 60 months



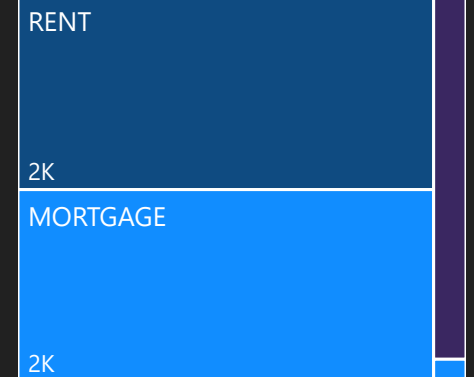
Total Loan Applications by Employee Length



Total Loan Applications by Purpose



Total Loan Applications by Home Ownership



# BANK LOAN REPORT | DETAILS

Jul 2021



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Portfolio Risk Analysis

Loan-Level Transaction...

Risk Insights &...

State :

All

Grade :

All

Good vs Bad Loan :

All

ID	Purpose	Home Ownership	Grade	Sub Grade	Issued Date	Funded Amount	Interest Rate	Installment	Received Amount
744759	Debt consolidation	RENT	D	D4	11 July 2021	\$35,000	0.17	867.78	\$51,263
751480	Debt consolidation	MORTGAGE	C	C2	11 July 2021	\$35,000	0.13	805.17	\$46,615
773677	Debt consolidation	MORTGAGE	E	E5	11 July 2021	\$35,000	0.20	574.48	\$34,131
787806	home improvement	MORTGAGE	E	E2	11 July 2021	\$35,000	0.18	896.22	\$53,437
788797	home improvement	MORTGAGE	B	B4	11 July 2021	\$35,000	0.11	627.75	\$30,391
794820	small business	RENT	A	A4	11 July 2021	\$35,000	0.07	1,088.56	\$38,752
796053	Debt consolidation	MORTGAGE	C	C5	11 July 2021	\$35,000	0.15	1,217.24	\$41,871
796251	Debt consolidation	OWN	E	E1	11 July 2021	\$35,000	0.18	1,265.16	\$45,546
796404	Debt consolidation	MORTGAGE	B	B3	11 July 2021	\$35,000	0.11	760.82	\$44,707
797391	small business	RENT	A	A5	11 July 2021	\$35,000	0.08	841.16	\$30,281
798397	Debt consolidation	OWN	B	B3	11 July 2021	\$35,000	0.11	760.82	\$35,321
798744	small business	MORTGAGE	E	E4	11 July 2021	\$35,000	0.19	584.65	\$30,944
799345	Debt consolidation	RENT	E	E1	11 July 2021	\$35,000	0.18	888.58	\$38,139
799585	home improvement	MORTGAGE	C	C1	11 July 2021	\$35,000	0.13	796.18	\$46,066
799644	small business	MORTGAGE	C	C1	11 July 2021	\$35,000	0.13	1,179.12	\$42,448
800184	Debt consolidation	MORTGAGE	E	E5	11 July 2021	\$35,000	0.20	622.51	\$28,516
801249	other	MORTGAGE	E	E1	11 July 2021	\$35,000	0.18	686.75	\$29,419

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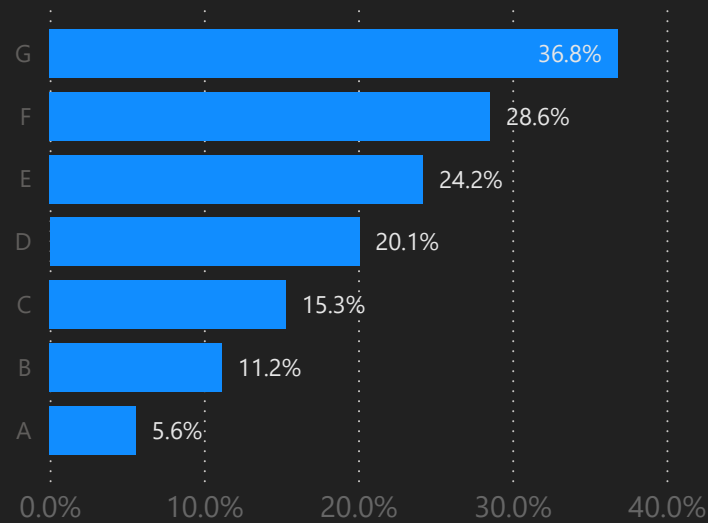
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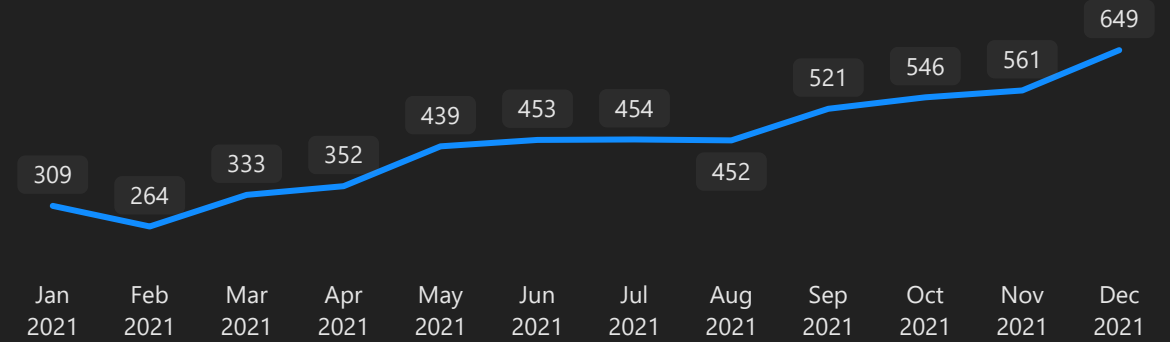
MoM

0.4%

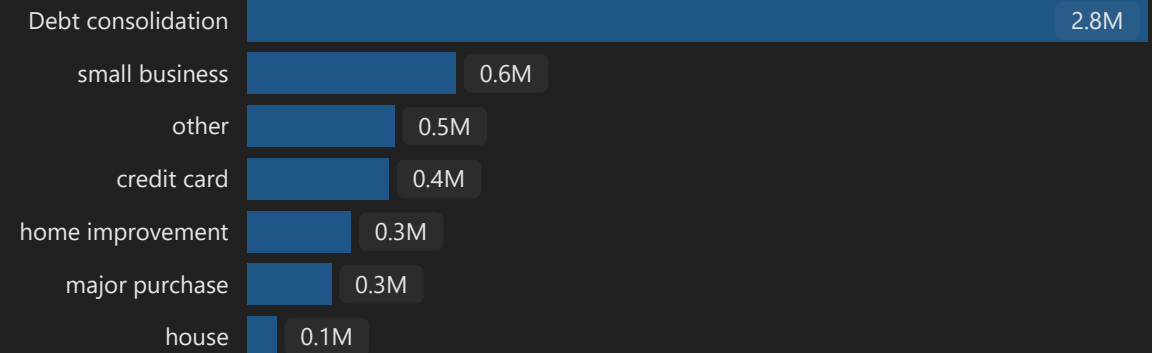
## Bad Loan Rate by Credit Grade



## Bad Loan Application Trend



## Bad Loan Funded Amount by Loan Purpose



### Key Observations:

- Higher risk concentration is observed in lower credit grades (E–G).
- Debt consolidation loans contribute the largest share of charged-off funded amount.
- Bad loan trend shows spikes during specific months, indicating cyclical risk patterns.