



# Retail Lending Risk & Performance Analysis

Jul 2021



## Total Loan Applications

**3.4K**

MTD

MoM

3.4K

5.7%

## Total Funded Amount

**\$35.8M**

MTD

MoM

\$35.8M

4.8%

## Total Amount Received

**\$38.8M**

MTD

MoM

\$38.8M

7.4%

## Average Interest Rate

**12.2%**

MTD

MoM

12.2%

-0.3%

## Average DTI

**13.3%**

MTD

MoM

13.3%

0.4%

[Executive Lending...](#)[Portfolio Risk Analysis](#)[Loan-Level Transaction...](#)[Risk Insights &...](#)

State :

All



Grade :

All

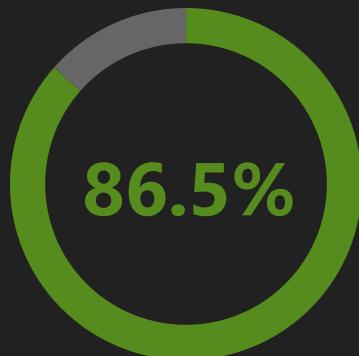


Good vs Bad Loan :

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 Application... ▾

State :

All ▾

Grade :

All ▾

Good vs Bad Loan :

All ▾

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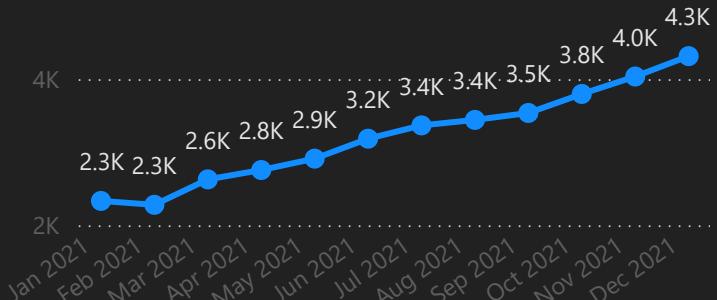
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MoM

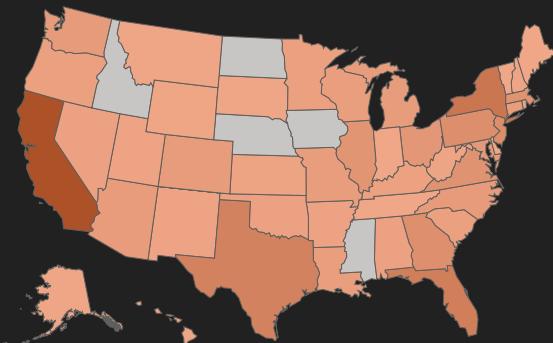
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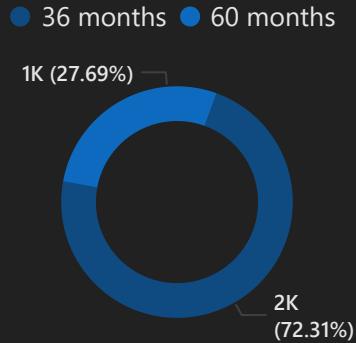
**Total Loan Applications by Month Year**



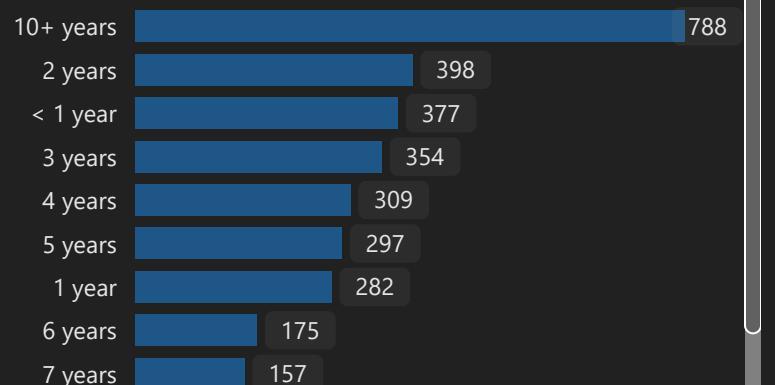
**Total Loan Applications by State**



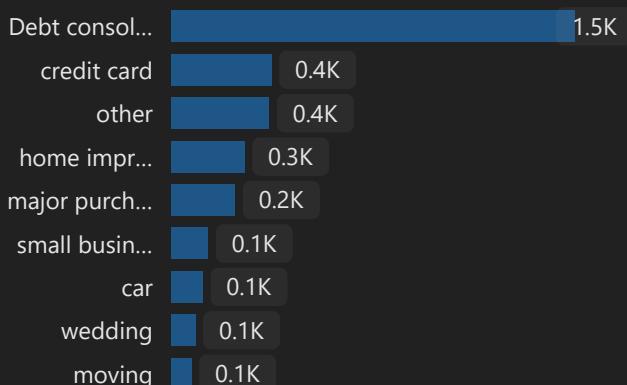
**Loan Applications by Term**



**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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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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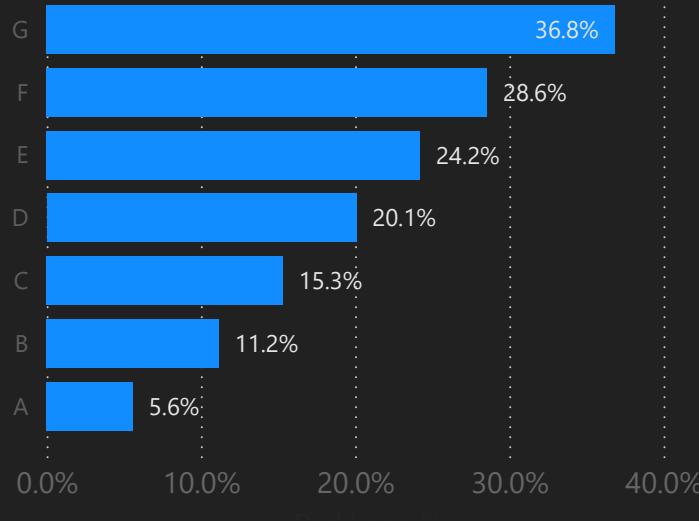
Grade :

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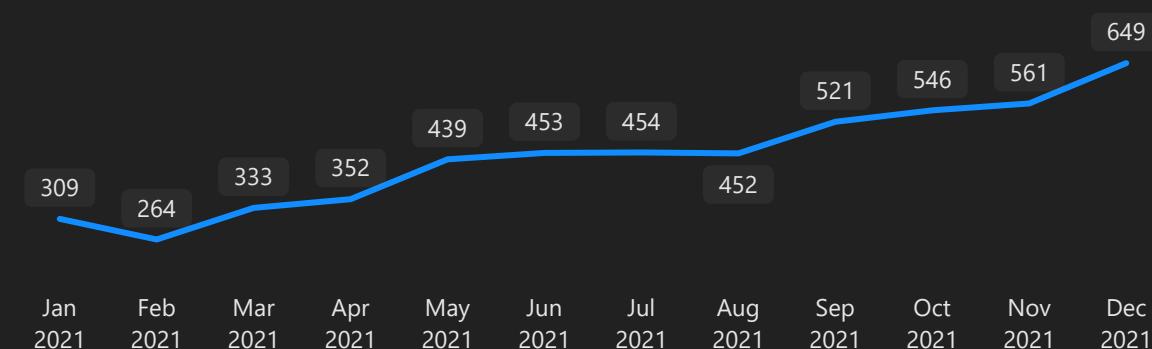
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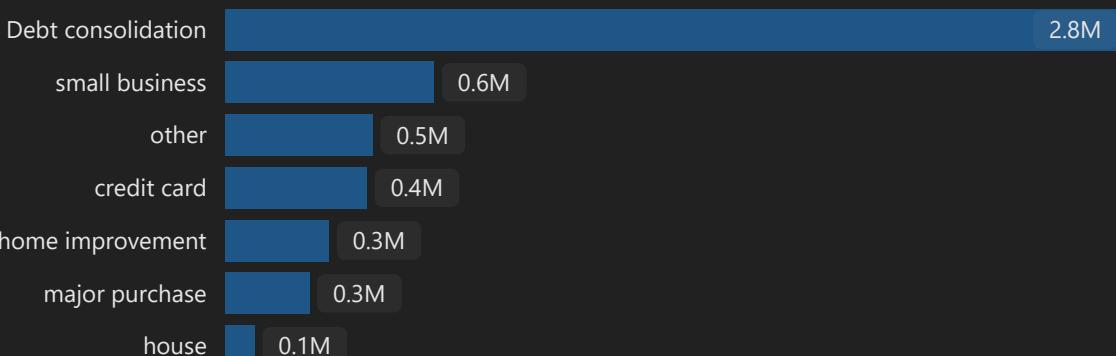
### Bad Loan Rate by Credit Grade



### 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.