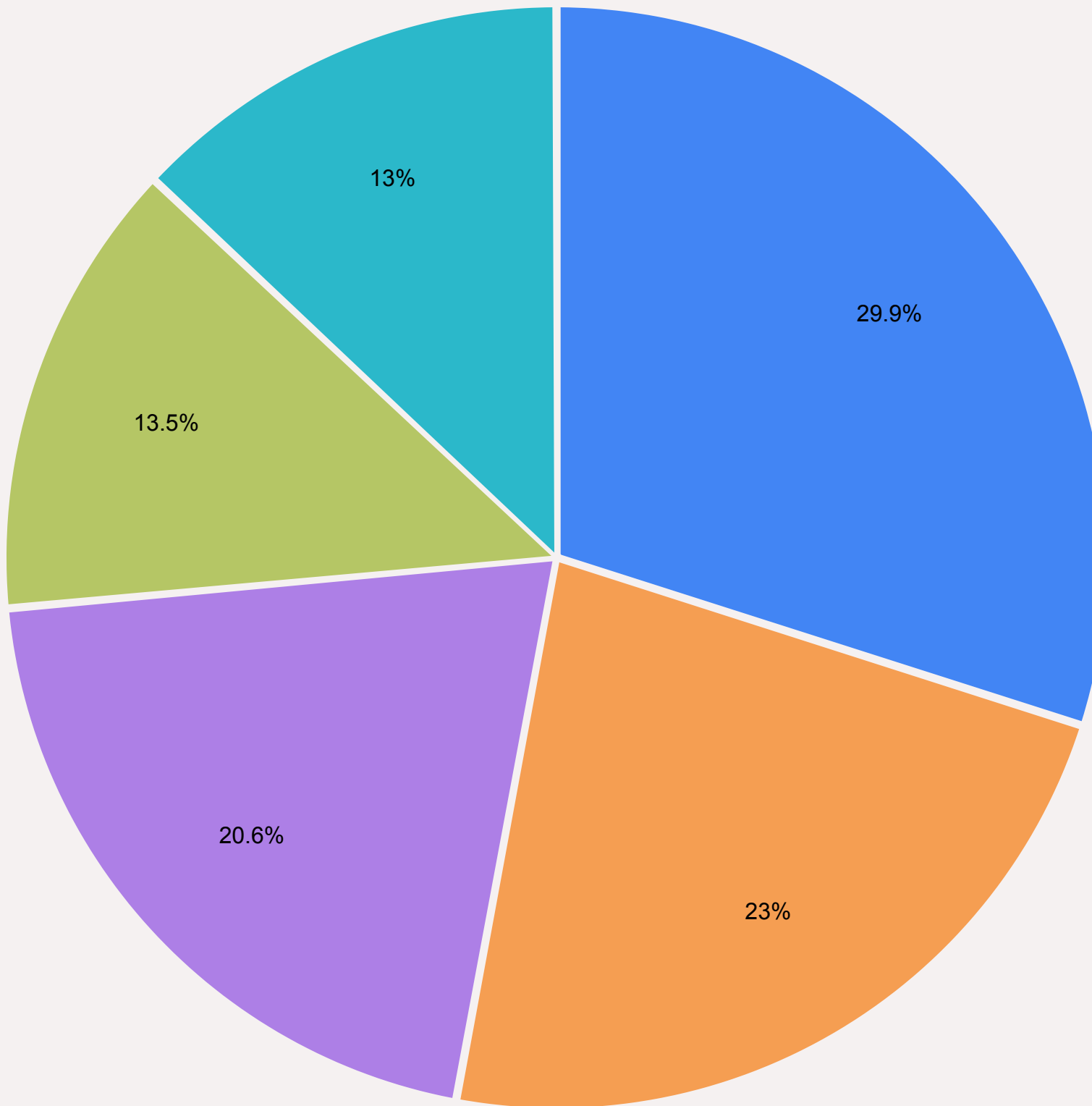


TOTAL NUMBER OF LOANS
50.0

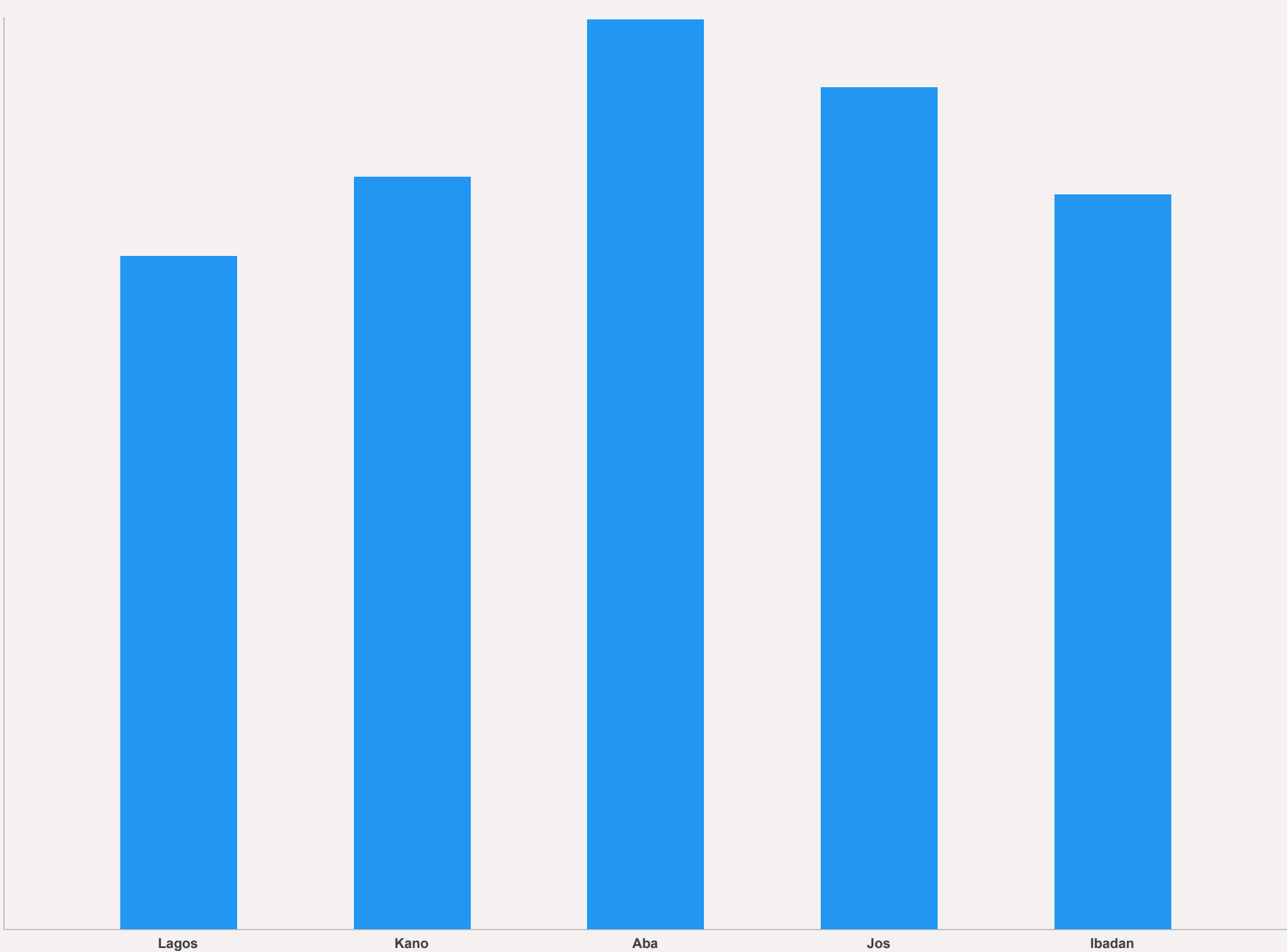
TOTAL AMOUNT OF LOANS DISBURSED
1.5M

Percentage of Defaults
44%



● Retail ● Agriculture ● Transport ● Fashion ● Food

Average Loan Amount



	Business Name ▾	Loan Amount	Repayment Status	Loan-to-Income Ratio
1.	Woods, Bell and Curtis	5999	Defaulted	0.1280114375946909
2.	Williams, Franklin and Hall	35148	Defaulted	1.0635439360929557
3.	Wiggins Group	43757	Defaulted	0.7666310422762234
4.	Werner, Vargas and Davis	44076	Defaulted	0.8704479026779366
5.	Watson, Ruiz and Torres	39041	Paid Late	2.459895406716653
6.	Wallace, Hickman and Ward	35824	Paid On Time	1.8425140153268529
7.	Walker and Sons	43697	Paid Late	2.234454898752301
8.	Taylor, Williams and Barnes	39744	Paid On Time	1.7579617834394905
9.	Stokes-Cook	34738	Defaulted	1.6380440420615834
10.	Stewart Ltd	40253	Paid On Time	2.139978734715577
11.	Smith, Jones and Burke	11976	Paid Late	0.2891705903658095
12.	Small, Dudley and Blackwell	42245	Paid Late	1.1233878473607233
13.	Sloan LLC	42559	Paid Late	1.646637777605819
14.	Sanders-Hill	43745	Defaulted	1.0613339156173422
15.	Salazar-Trevino	37708	Paid Late	1.6625369251796658
16.	Romero-Richards	10175	Paid On Time	0.22514050537681993
17.	Robinson, Howard and Campbell	7407	Paid Late	0.547936085219707
18.	Roberts-Moore	13566	Defaulted	0.2310089399744572
19.	Rivera and Sons	49861	Defaulted	2.5323006602336213
20.	Reynolds-Williams	8693	Defaulted	0.3202077501105054
21.	Odom-Brown	40101	Defaulted	1.3472082241483572
22.	Morgan-Poole	26652	Paid On Time	0.677960927960928
23.	Morales Ltd	25636	Defaulted	0.5347740831907881
24.	Miller, Martinez and Bell	41902	Paid Late	4.171013338642246
25.	Melendez-Martin	20718	Defaulted	1.8713756661548189
26.	Mcfarland-Medina	42834	Paid Late	0.7807874589865111
27.	Martinez, Bender and Mora	39445	Paid Late	0.9851152568617167
28.	Levy, Barton and Brady	8866	Defaulted	0.28174653616372186
29.	Lee-Zamora	46589	Paid On Time	1.3146993255636763
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KEY INSIGHTS

1. Retail Sector Leads in Loan Disbursements

The Retail Sector accounts for nearly 29.9% of all loan disbursements, suggesting high capital needs and strong loan uptake in commerce-heavy operations.

2. Aba-Based Businesses Receive the Largest Loans

Businesses located in Aba consistently secure higher average loan amounts, potentially due to larger business scales or stronger credit access in that region.

3. Alarming Default Rate Signals Credit Risk

With 44% of loans in default and 32% paid late, only 24% are repaid on time. This data reveals a serious credit risk issue, calling for urgent review of lending criteria and stronger post-loan support structures.