



Loan Portfolio Overview

Loan Portfolio...

Customer Risk Analysis

Loan Performance by...

Regional Loan Trends

Loan Repayment &...

Financial Performance &...

region

All

state

All

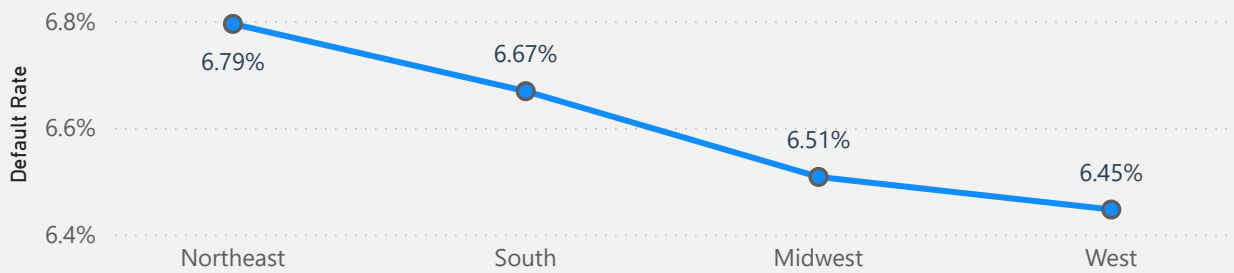
Loan Type

All

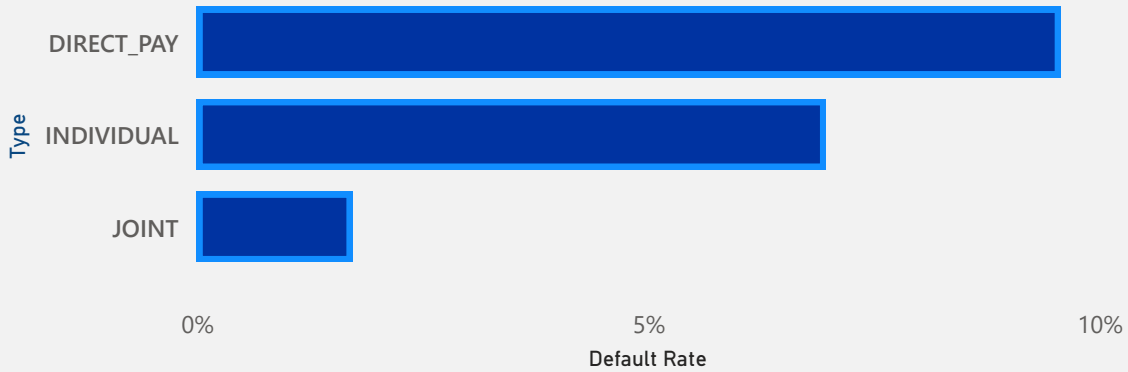
Year

All

Default Rate by region



Loan Approval Rate by Loan_Type



4bn

Total Loan Amount

270K

Total Loans Issued

15.41K

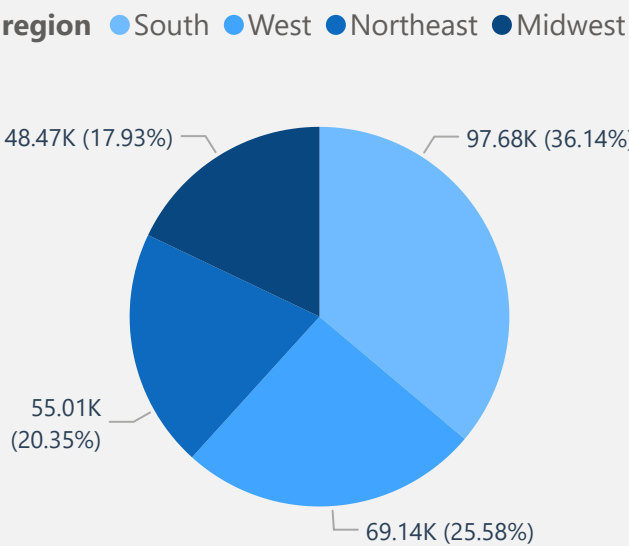
Average Loan Size

6.61%

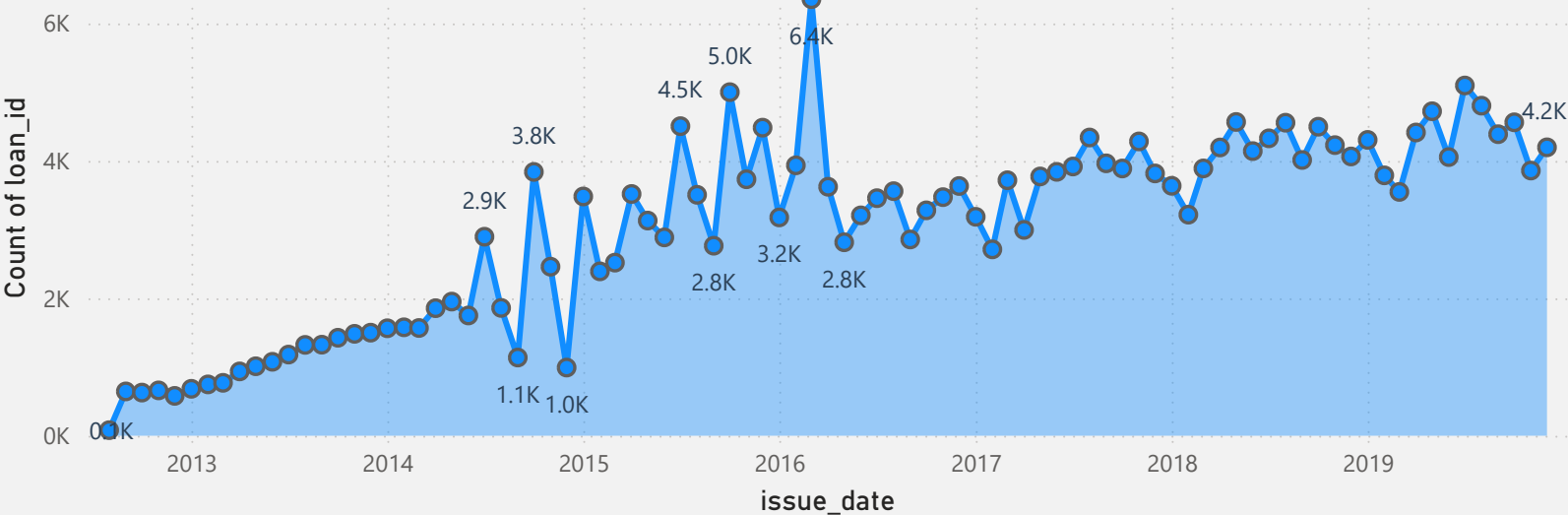
Default Rate

region	Total Loans Issued	Default Rate	Total Loan Amount
Midwest	48465	6.51%	728001050
Northeast	55014	6.79%	847663750
South	97683	6.67%	1516308900
West	69137	6.45%	1074098700
Total	270299	6.61%	4166072400

Loan by Region



Loan trends over Time





Customer Risk Analysis

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270K

Total Customers

28.25%

Customers Repayment Rate

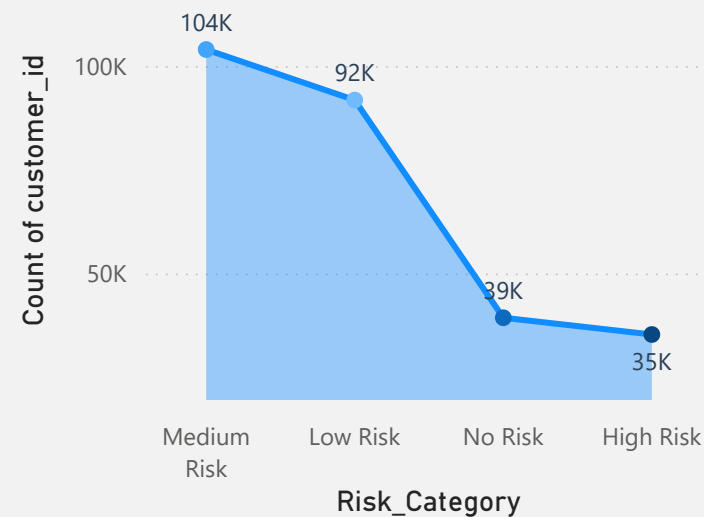
685.84

Average Credit Score

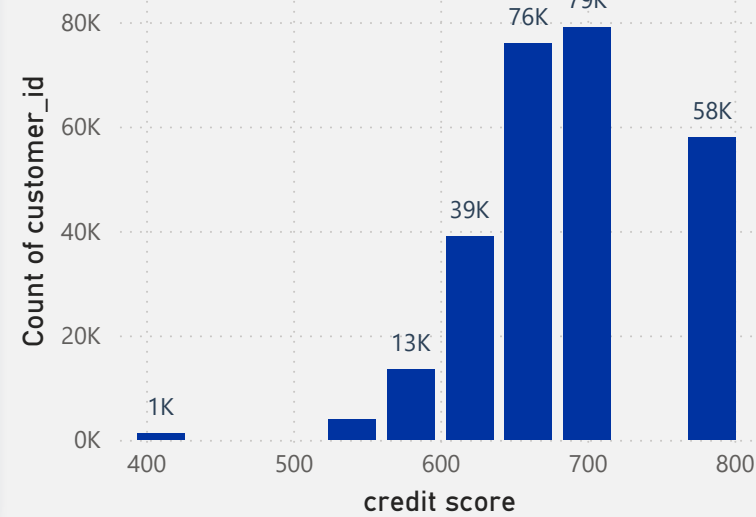
6.90

High-Risk Customer %

Risk_Category of customers

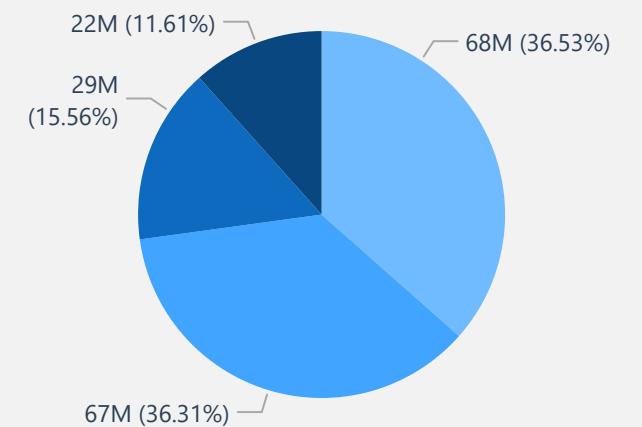


Customer credit score distribution



Risk_Category of credit score

Risk_Categ... ● Low Risk ● Mediu... ● No Risk ● High Ri...



Risk_Category

- ☐ High Risk
- ☐ Low Risk
- ☐ Medium Risk
- ☐ No Risk

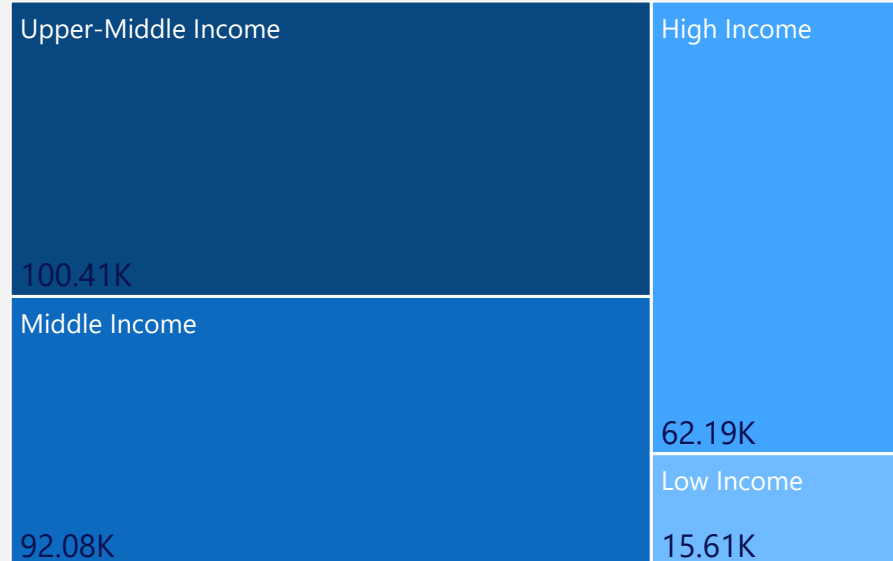
Year

- ☐ 2012
- ☐ 2013
- ☐ 2014
- ☐ 2015
- ☐ 2016
- ☐ 2017
- ☐ 2018
- ☐ 2019

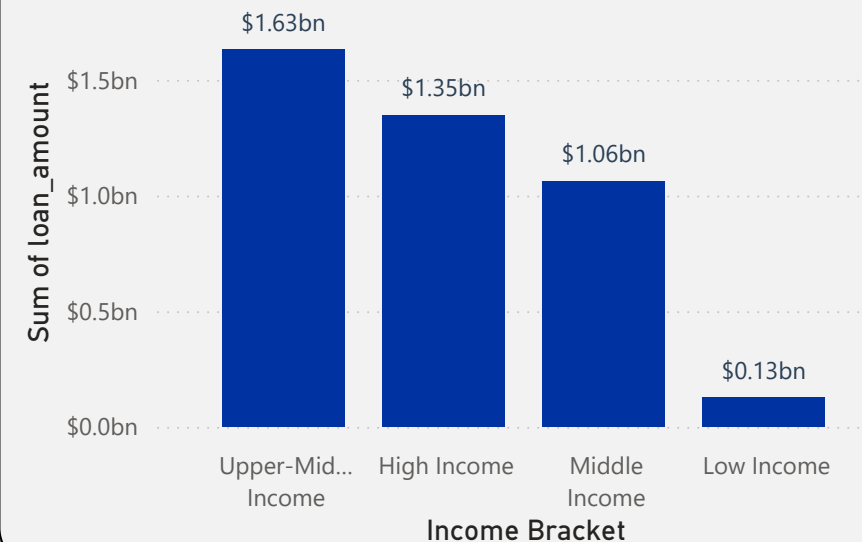
credit score

- ☐ 410
- ☐ 540
- ☐ 580
- ☐ 620
- ☐ 660
- ☐ 700
- ☐ 785

Risk_Category by Income Bracket



Total Loans Trend by Income Bracket





Loan Performance by Category

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Loan Portfolio...

Customer Risk Analysis

Loan Performance by...

Regional Loan Trends

Loan Repayment &...

Financial Performance...

Loan Portfolio...

Customer Risk Analysis

Loan Performance by...

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Financial Performance...

Loan Portfolio...

Customer Risk Analysis

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Financial Performance...

Loan Portfolio...

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Financial Performance...

13.08%

Average Interest Rate per L...

13.08%

Average Interest Rate per L...

552.62M

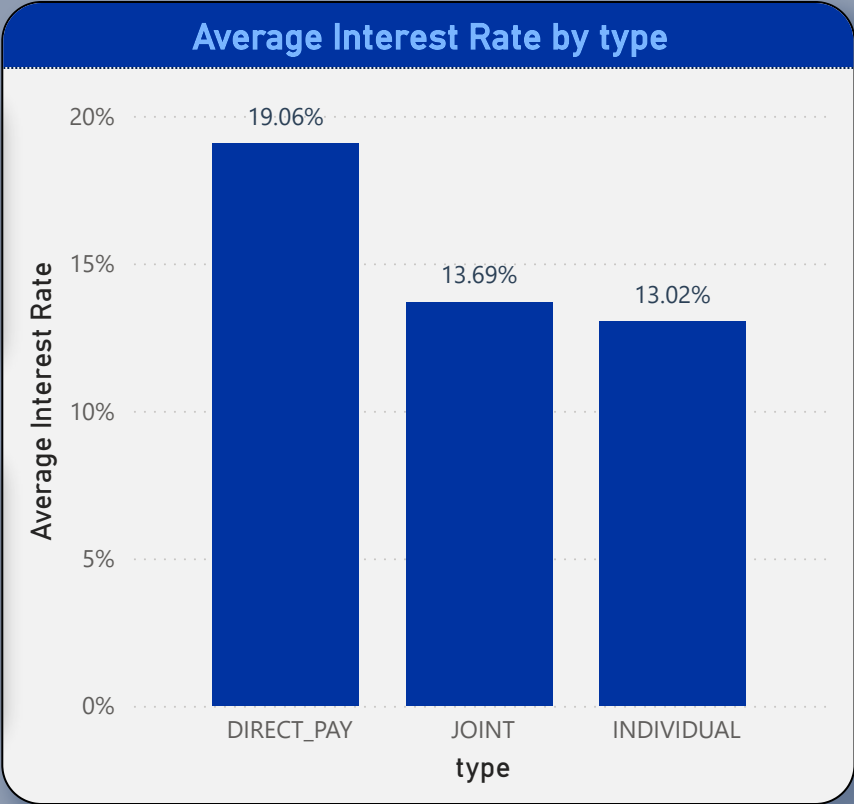
Loan Interest Income

552.62M

Loan Interest Income

A bar chart titled "Average Interest Rate by type" displays the average interest rates for three categories: DIRECT_PAY, JOINT, and INDIVIDUAL. The y-axis represents the "Average Interest Rate" in percentage, ranging from 0% to 20% with major gridlines every 5%. The x-axis is labeled "type". The bars are blue. The values are explicitly labeled above each bar: 19.06% for DIRECT_PAY, 13.69% for JOINT, and 13.02% for INDIVIDUAL.

type	Average Interest Rate
DIRECT_PAY	19.06%
JOINT	13.69%
INDIVIDUAL	13.02%

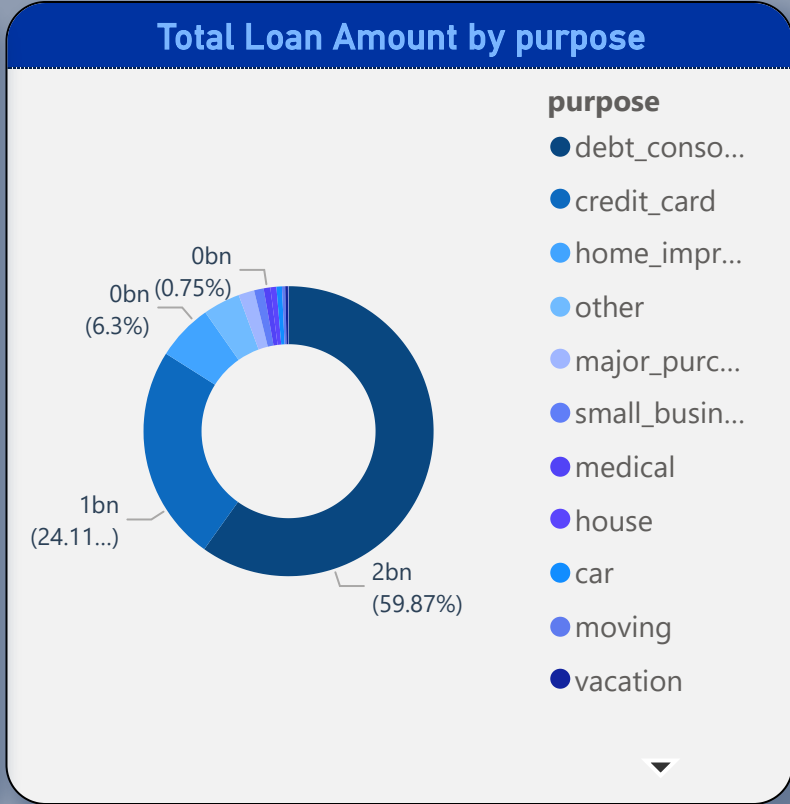



Total Loan Amount by purpose

purpose

- debt_consolidation
- credit_card
- home_improvement
- other
- major_purchases
- small_business
- medical
- house
- car
- moving
- vacation

purpose	amount	percentage
debt_consolidation	2bn	59.87%
credit_card	1bn	24.11%
home_improvement	0bn	6.3%
other	0bn	0.75%
major_purchases		
small_business		
medical		
house		
car		
moving		
vacation		




type 

☐ DIRECT_PAY

☐ INDIVIDUAL


☐ JOINT

type 

☐ DIRECT_PAY

☐ INDIVIDUAL


☐ JOINT

type 

☐ DIRECT_PAY

☐ INDIVIDUAL


☐ JOINT


type 


☐ DIRECT_PAY


☐ INDIVIDUAL

☐ JOINT

purpose 

All 

purpose 

All 

region

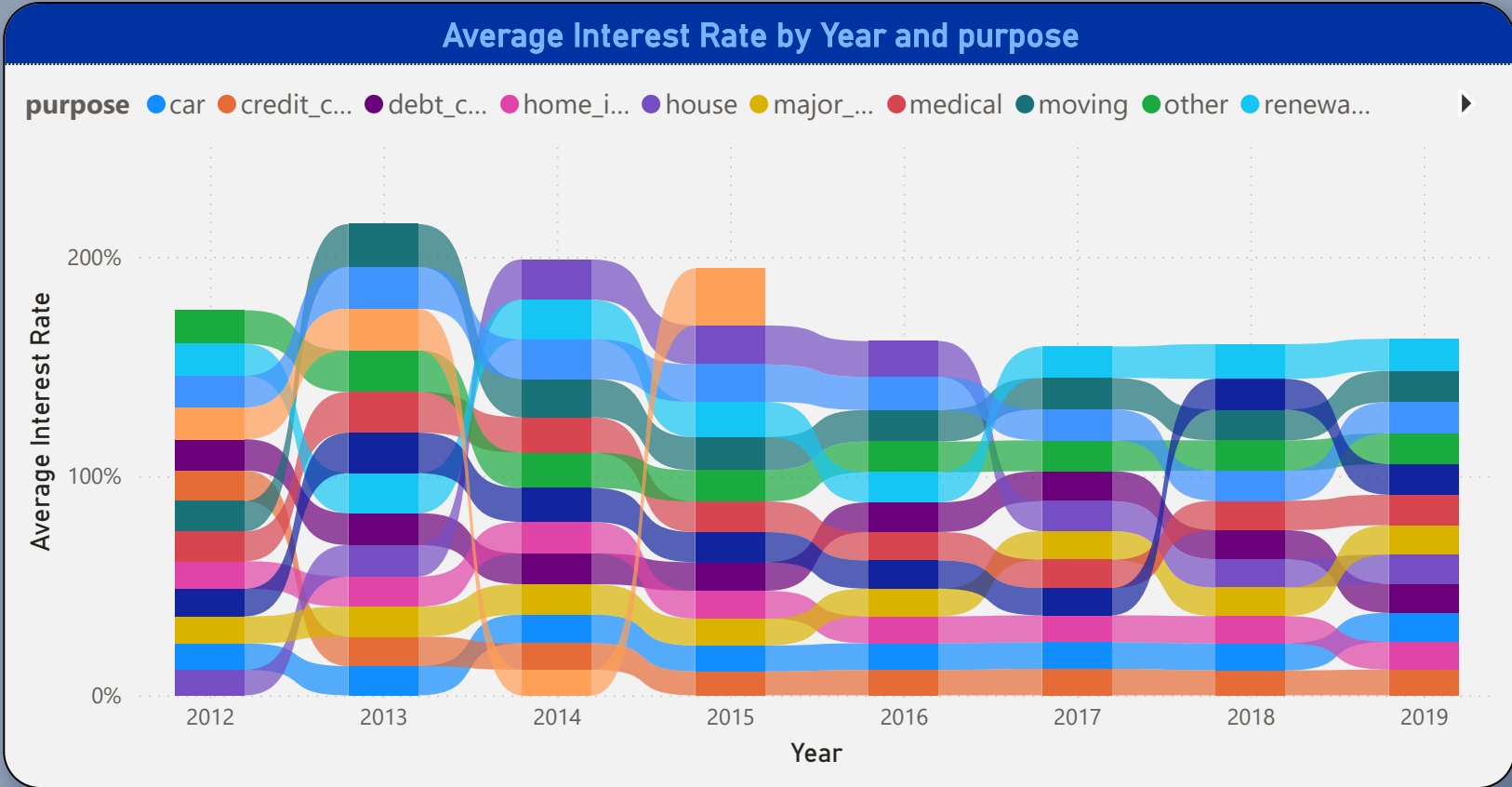
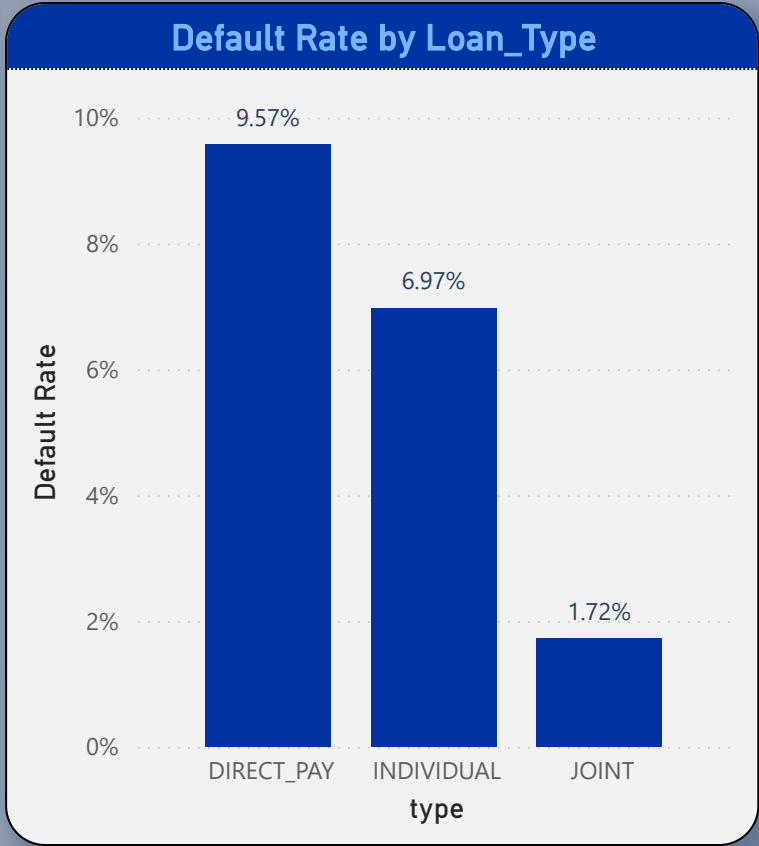
All

region

All

A bar chart titled "Default Rate by Loan_Type" showing the default rates for three loan types. The y-axis is labeled "Default Rate" and ranges from 0% to 10% in 2% increments. The x-axis is labeled "type" and has three categories: DIRECT_PAY, INDIVIDUAL, and JOINT. The bars are blue. The default rates are: DIRECT_PAY at 9.57%, INDIVIDUAL at 6.97%, and JOINT at 1.72%.

Loan_Type	Default Rate
DIRECT_PAY	9.57%
INDIVIDUAL	6.97%
JOINT	1.72%





Regional Loan Trends

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state

All

region

All

Loan Type

All

Year

All

4bn

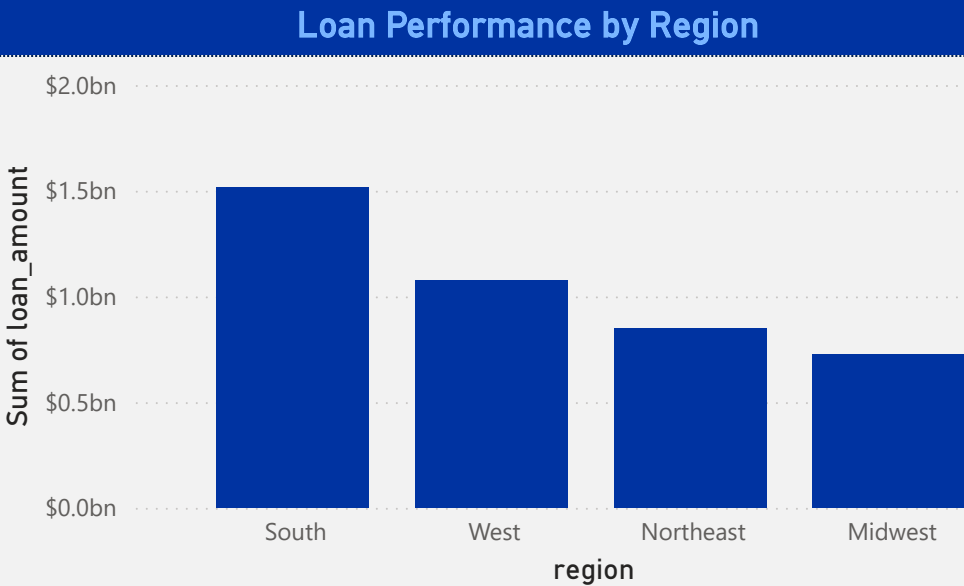
Total Loan Amount

6.61%

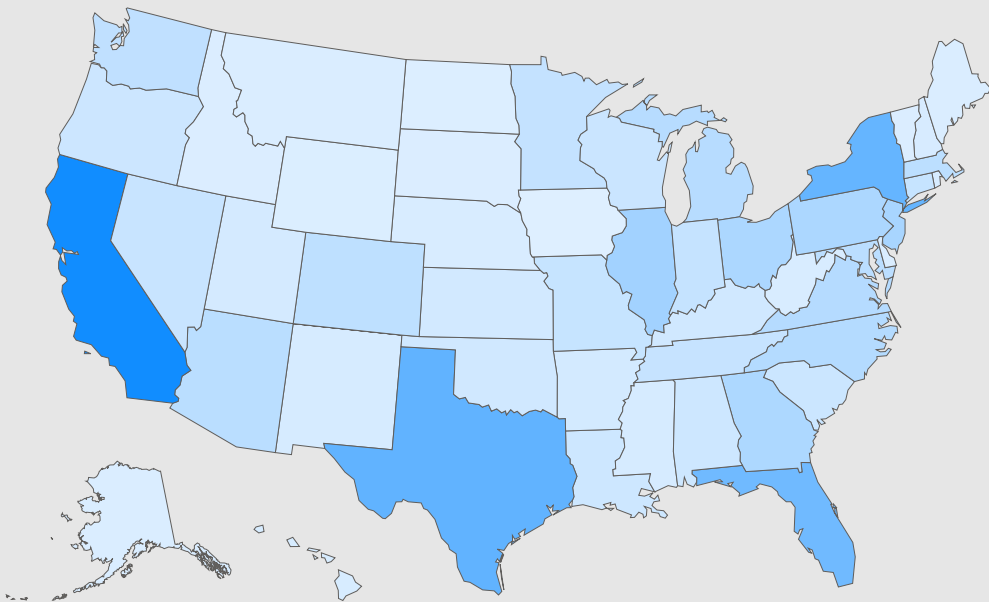
Default Rate

state	Default Rate	Net Loan Revenue	Charge-Off Loss
AK	7.68%	7,17,592.54	804050
AL	8.39%	23,61,749.05	4140700
AR	7.65%	16,19,786.00	2372325
^7	6.51%	60,10,050.10	6574175
Total	6.61%	27,31,42,626.84	279474150

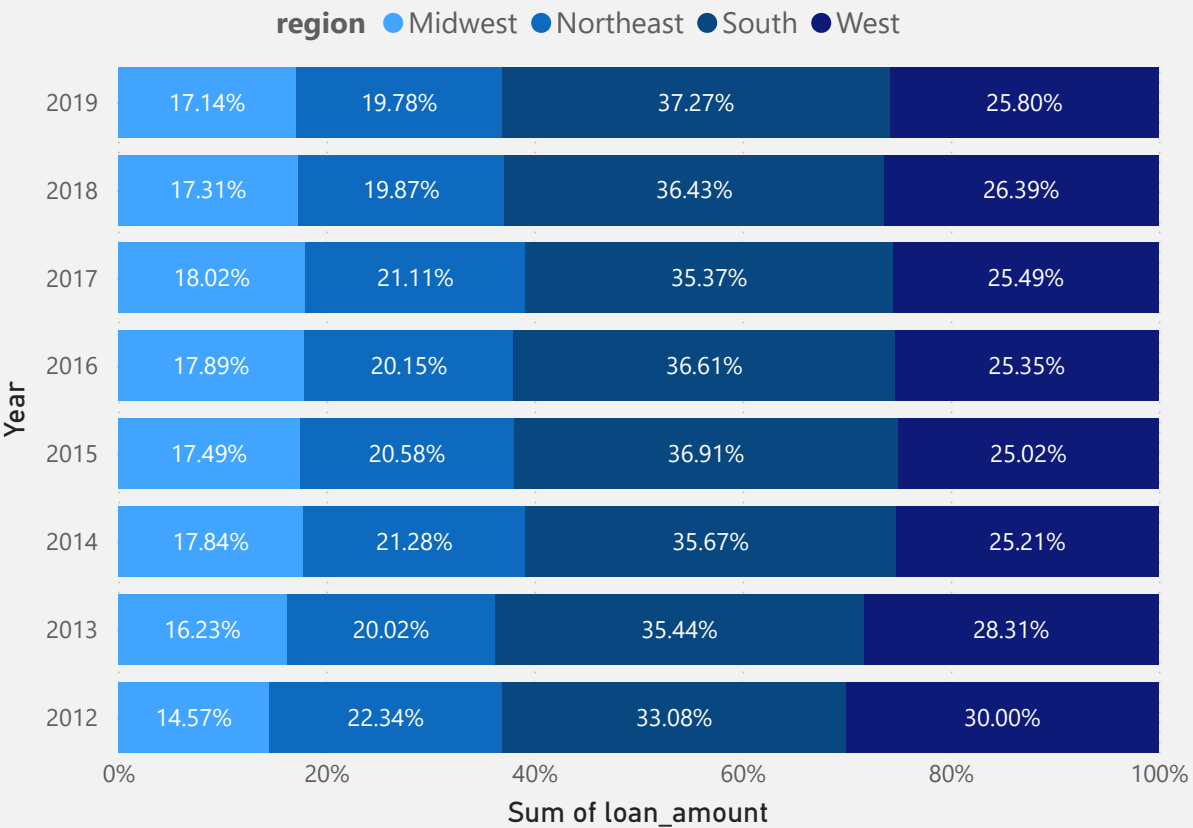
region	Risk_Category	Default Rate	Total Default Loans
Midwest	High Risk	51.03%	3154
Northeast	High Risk	51.41%	3738
South	High Risk	50.10%	6514
West	High Risk	50.61%	4457
Total		6.61%	17863



Loan Distribution by State



Regional loan growth over time





Loan Repayment & Delinquency

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region

- ☐ Midwest
- ☐ Northeast
- ☐ South
- ☐ West

Loan Type

- ☐ DIRECT_PAY
- ☐ INDIVIDUAL
- ☐ JOINT

Year

All

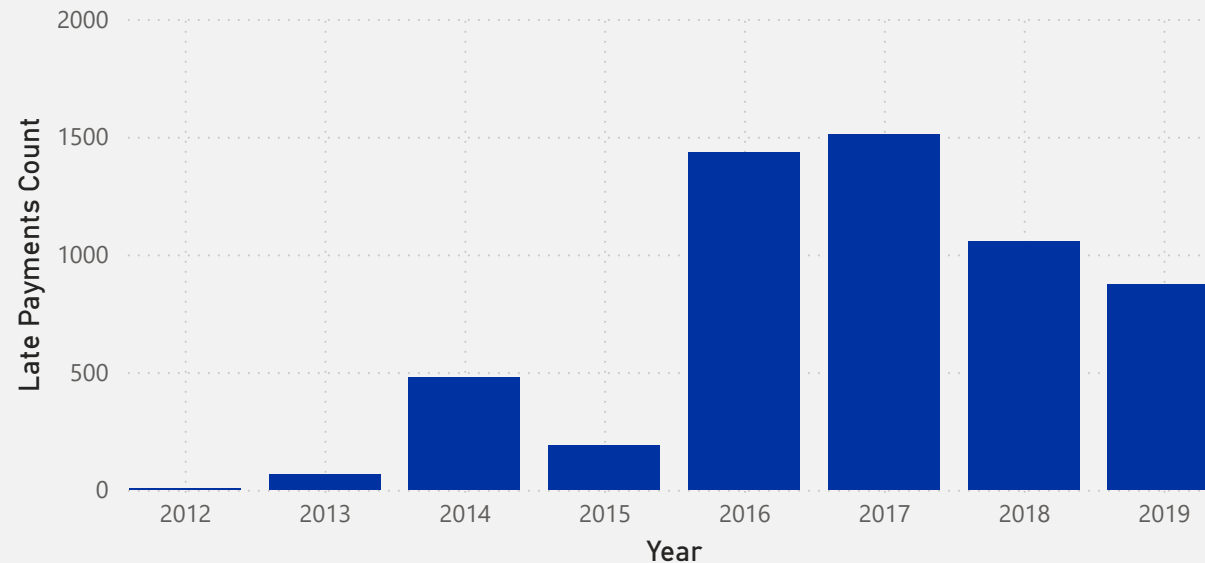
28.25%
Loan Repayment Rate

2.08%
Delinquent Loan %

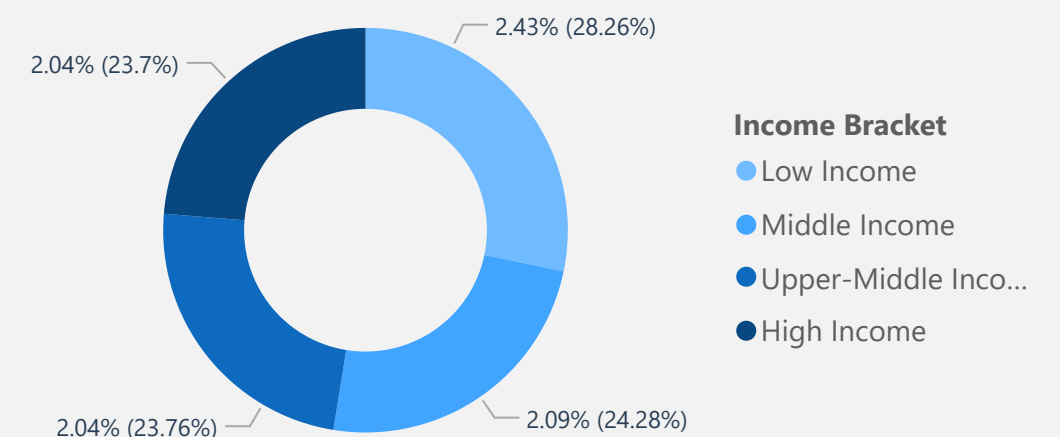
3.41
Avg Time to Repay(Year)

region	DIRECT_PAY	INDIVIDUAL	JOINT	Total
Midwest	1	858	92	951
Northeast	5	1097	100	1202
South	9	1835	223	2067
West	6	1260	128	1394
Total	21	5050	543	5614

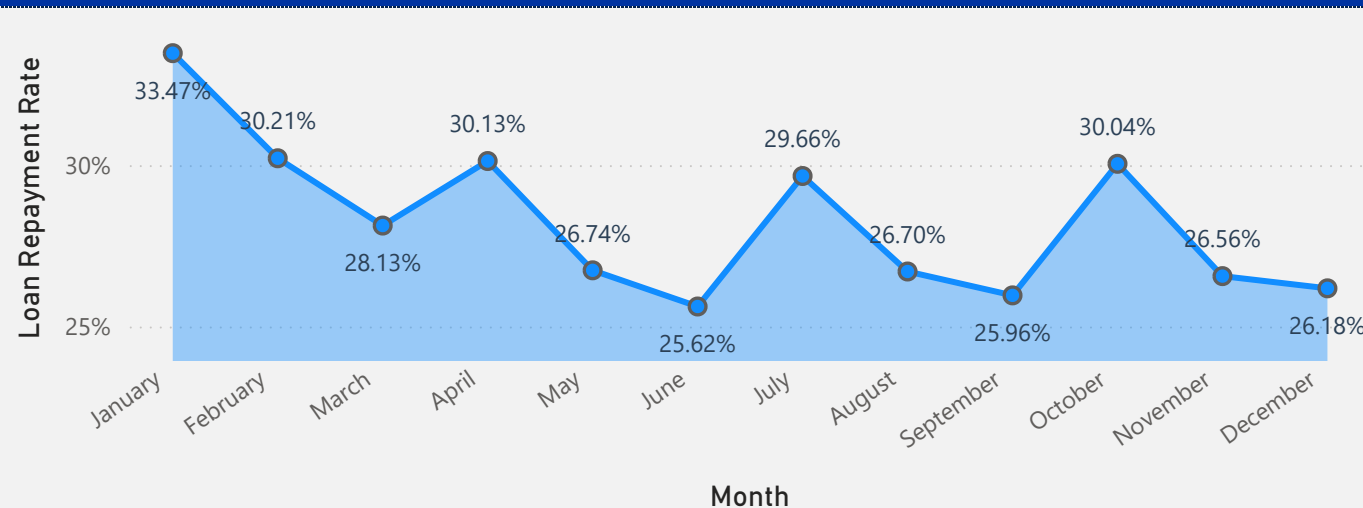
Late Payments Count by Year



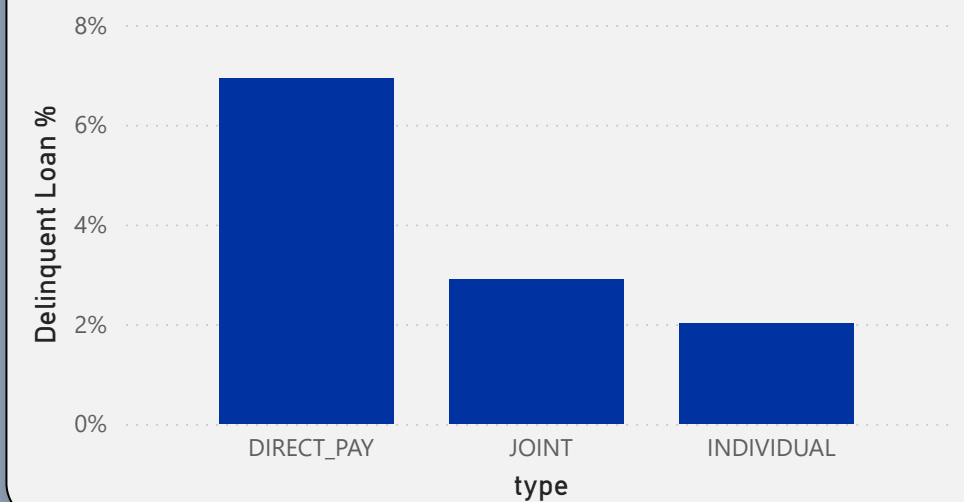
Delinquent Loan Percentage by Income Bracket



Monthly loan repayment trends



Delinquent Loan Percentage by Loan_type





Financial Performance & Forecasting

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region

- ☐ Midwest
- ☐ Northeast
- ☐ South

Loan Type

All

Year

All

6.61%

Default Rate

273.14M

Net Loan Revenue

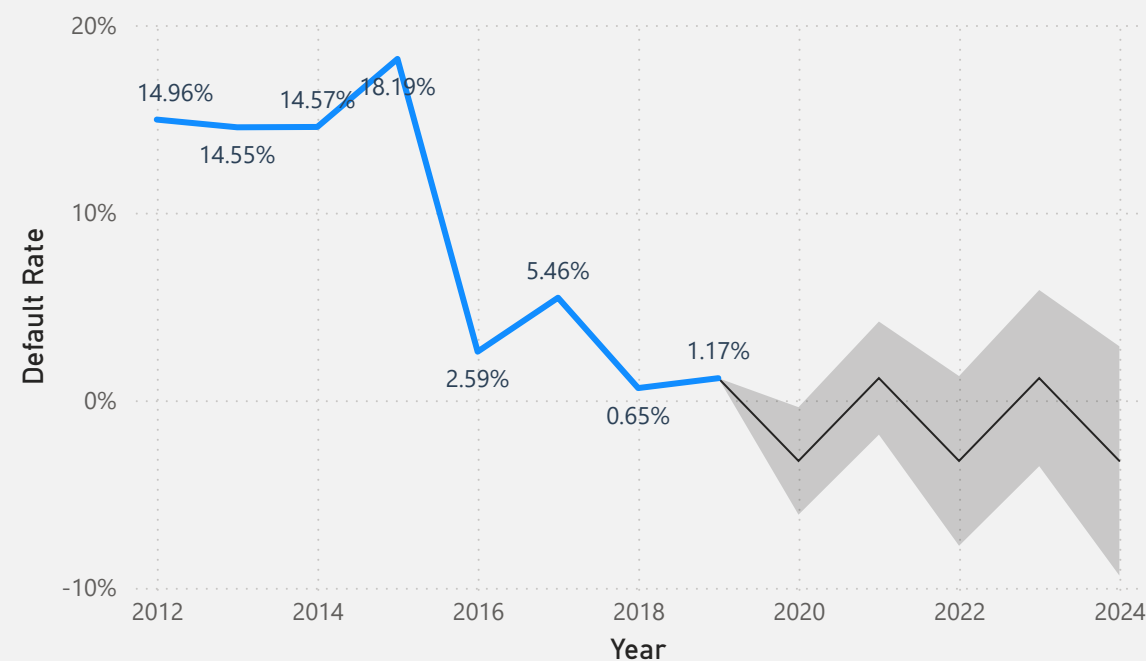
552.62M

Loan Interest Income

6.61%

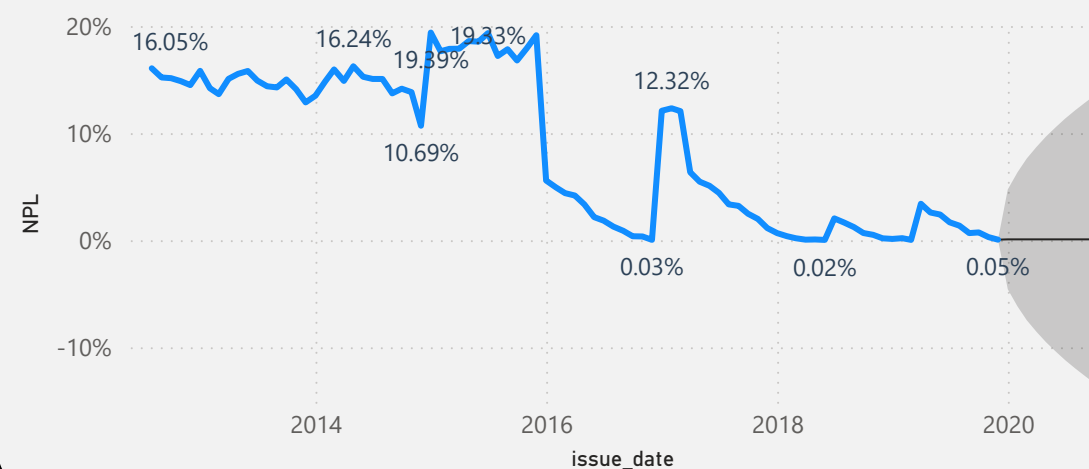
NPL

Forecasted Default Rate



purpose	DIRECT_PAY	INDIVIDUAL	JOINT	Total
debt_consolidation	5,55,509.88	30,81,10,775.79	3,32,86,554.17	34,19,52,839.85
credit_card	1,80,611.47	10,98,44,014.79	92,85,298.23	11,93,09,924.48
home_improvement	13,442.94	3,00,73,629.41	38,51,355.26	3,39,38,427.61
other	23,241.42	2,23,66,629.27	25,95,054.81	2,49,84,925.51
major_purchase	5,511.10	88,81,475.60	9,29,110.43	98,16,097.13
small_business		62,77,434.47	4,58,567.80	67,36,002.27
medical	3,262.36	37,48,893.45	5,48,795.63	43,00,951.43
house		35,81,104.85	3,33,897.95	39,15,002.80
car	3,985.50	29,66,189.29	2,65,537.30	32,35,712.09
moving	8,697.00	20,16,223.86	2,63,672.64	22,88,593.51
vacation	4,284.82	15,23,872.39	1,53,863.75	16,82,020.95
renewable_energy	2,337.60	2,35,681.12	32,836.38	2,70,855.10
wedding		1,85,424.13		1,85,424.13
Total	8,00,884.09	49,98,11,348.42	5,20,04,544.33	55,26,16,776.84

Non-Performing Loan Ratio Over Time.



Loan Profitability Trends.

