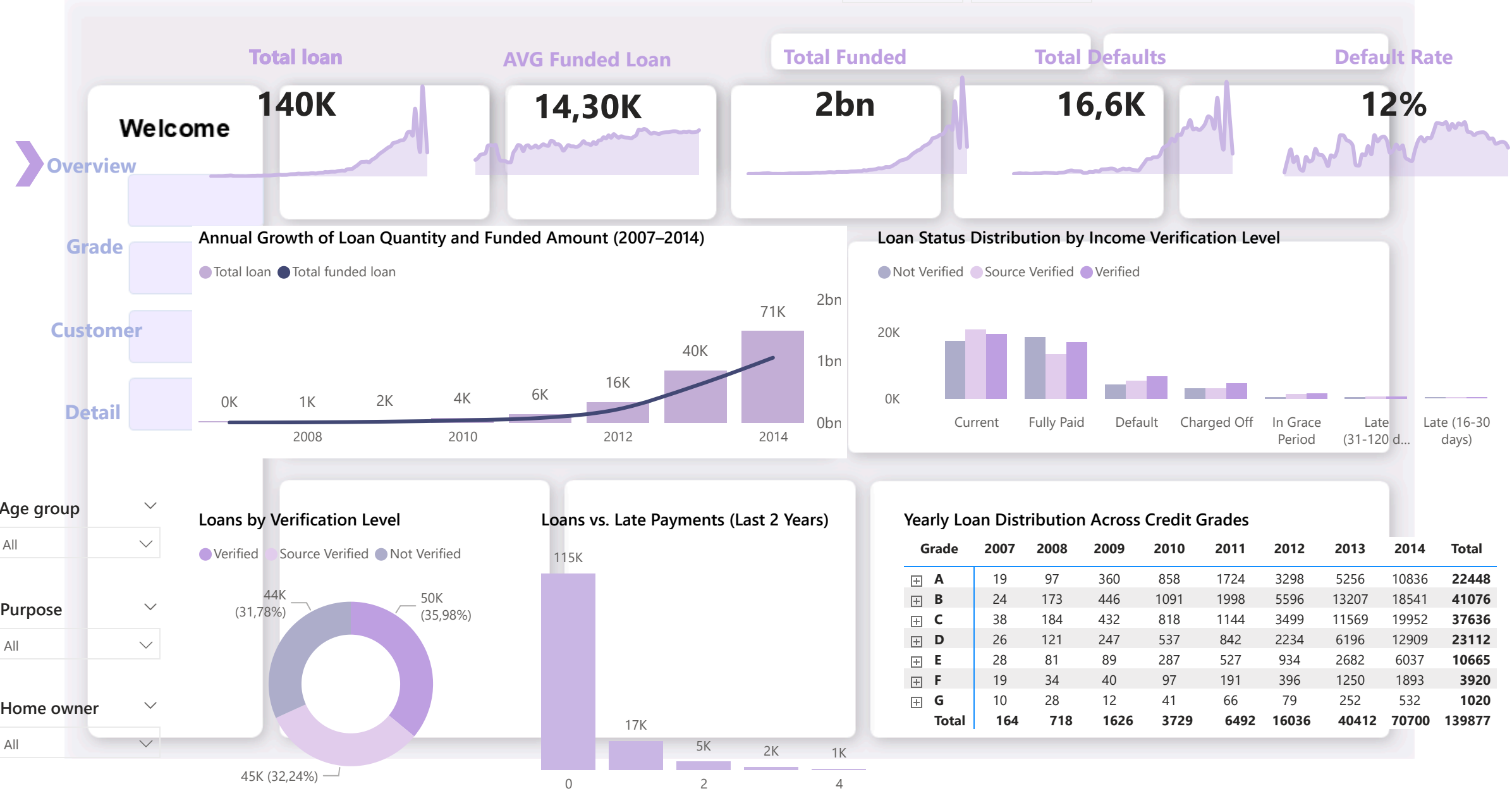


Loan Default Analysis Dashboard

01/07/2007

01/12/2014

Clear all slicers



Loan Default Analysis Dashboard

01/07/2007



01/12/2014



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Welcome

Overview

Grade

Customer

Detail

Age group



All



Purpose



All



Home owner



All



Total Loans

▼ -58.80%

140K

Vs. last month

AVG Funded Loan

▲ 4.1%

14,30K

Vs. last month

Total Funded

▼ -57.1%

2bn

Vs. last month

AVG Annual Income

▲ 4.8%

73,22K

Vs. last month

Default Rate

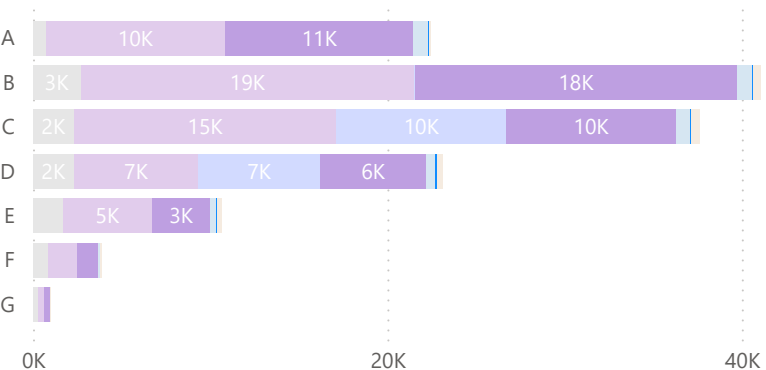
▼ -1.47%

12%

Vs. last month

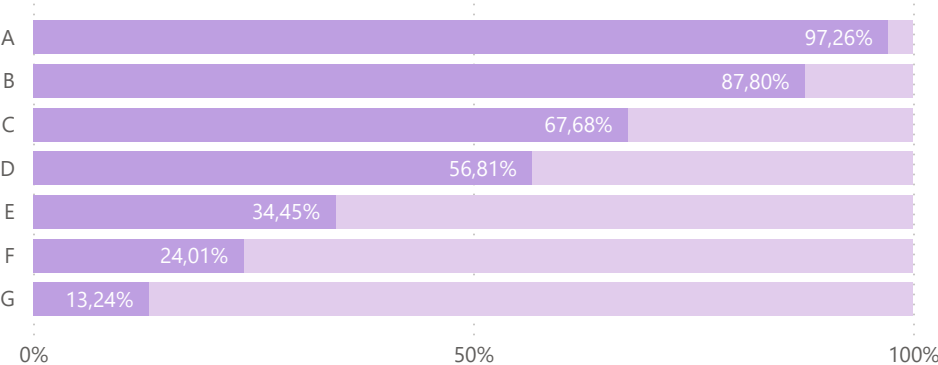
Distribution of Loans by Grade and Status

Charged Off Current Default Fully Paid In Grace Peri... Late (16-3... Late (31-1...



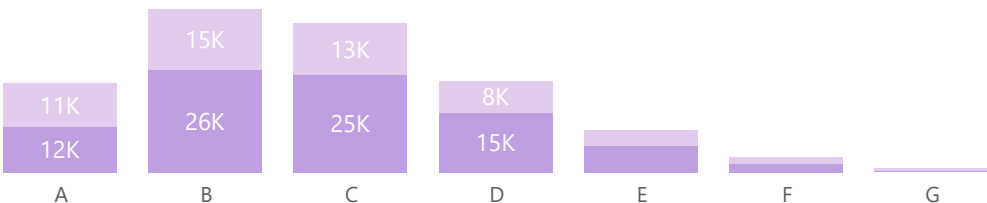
Percentage of Loans by Grade and Term

36 months 60 months



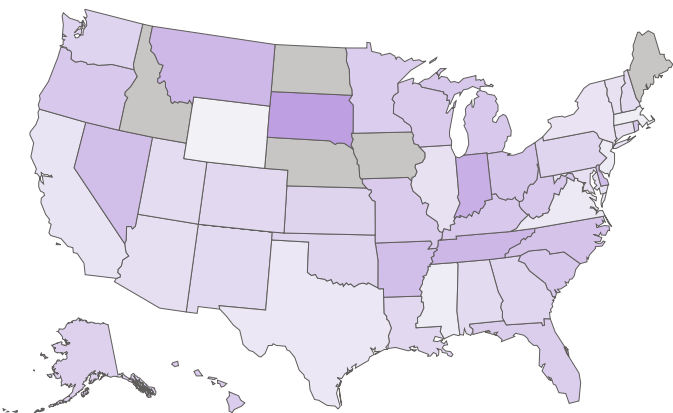
Below avg income and Above avg income by grade

Below avg income Above avg income



Quantity by state

Default Rate by state



Loan Default Analysis Dashboard

01/07/2007

01/12/2014

Clear all slicers



Welcome

Overview

Grade

Customer

Detail

Age group

All

Purpose

All

Home owner

All

Total Loans

140K

-58.80%

Vs. last month

AVG Funded Loan

14,30K

4.1%

Vs. last month

Total Funded

2bn

-57.1%

Vs. last month

AVG Annual Income

73,22K

4.8%

Vs. last month

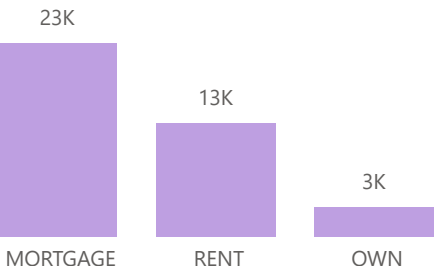
Default Rate

12%

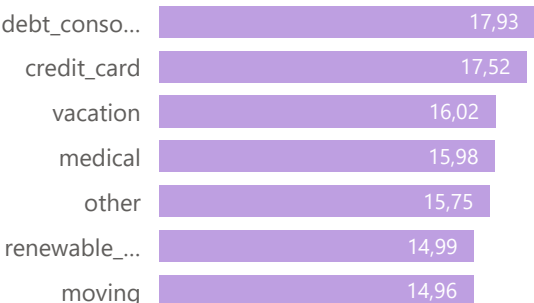
-1.47%

Vs. last month

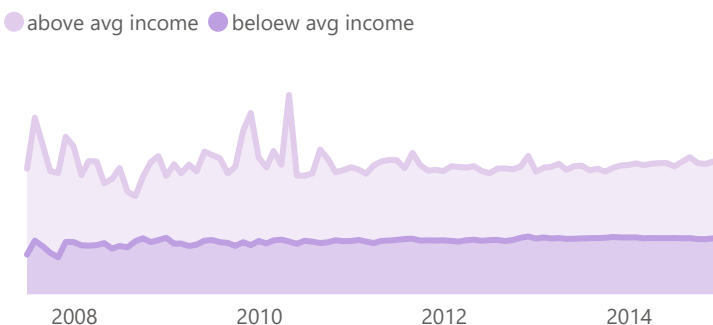
Total Delinquencies in 2 Years by Home Ownership Type



Debt-to-Income Ratio by Loan Purpose



How average income and funded loan values evolved from 2007 to 2015



Risky debt

Healthy debt

Purpose

debt_consolidation

Home ownership

MORTGAGE

Grade

C

Annual income

Below-average income
2588

Above-average income
1216

Risky debt
29489

debt_consolidation
18407

credit_card
5342

other
1655

MORTGAGE
8574

RENT
8338

OWN
1487

C
3804

D
2742

B
808

Loan Default Analysis Dashboard

01/07/2007

01/12/2014

Clear all slicers



Welcome

TIME

GRADE

PURPOSE

HOME OWNER

INCOME STATUS

Overview

Grade

Customer

Detail

Age group

All

Purpose

All

Home owner

All

Year	Month	Loan quantity	# default	Default rate	AVG annual income	AVG funded loan	Average of installment	AVG debt to income ratio
2013	February	2293	362,0	16%	75.595,80	15.861,55	494,06	17,93
2012	December	1815	245,0	13%	83.283,87	15.662,40	485,66	17,47
2013	March	2488	388,0	16%	75.369,17	15.634,13	479,90	17,44
2014	December	3087	264,0	9%	77.206,90	15.483,04	445,77	18,29
2013	January	2101	335,0	16%	74.361,59	15.441,83	480,97	17,53
2014	February	4666	603,0	13%	75.761,63	15.104,67	460,20	17,40
2014	March	4989	654,0	13%	75.076,51	15.039,92	455,48	17,48
2014	August	5619	547,0	10%	76.354,26	15.002,50	447,92	18,45
2014	January	4636	571,0	12%	75.442,70	14.993,72	461,40	17,55
2014	November	7493	751,0	10%	73.686,30	14.879,98	430,99	18,69
2014	June	5243	587,0	11%	75.312,69	14.877,68	440,35	17,39
2013	April	2822	458,0	16%	76.165,50	14.822,95	456,79	17,09
2013	December	4497	591,0	13%	75.158,04	14.765,57	453,29	17,17
2014	July	8751	992,0	11%	73.423,21	14.757,39	437,92	17,73
2014	October	11630	1200,0	10%	73.257,27	14.752,03	434,27	19,03
2013	November	4375	580,0	13%	74.018,23	14.745,61	452,90	17,38
2014	September	3133	315,0	10%	77.768,09	14.730,75	437,82	18,50
2014	April	5694	750,0	13%	74.983,86	14.691,35	443,45	17,49
2014	May	5759	725,0	13%	74.900,71	14.683,40	437,75	17,39
2013	October	4321	701,0	16%	71.081,30	14.669,36	446,10	17,55
2013	June	3279	514,0	16%	72.057,55	14.615,95	448,00	16,99
Total		139080	16574,0	12%	73.274,49	14.335,77	433,11	17,24