

BANK LOAN ANALYSIS - OVERVIEW

Total Loan Applications

38.6K

Total Amount Received

\$473.1M

Total Funded Amount

\$435.8M

Average DTI

13%

Average Interest Rate

0

Healthy Loan - Percentage

86.2%

Total no. of applications

33K

Amount Funded

370M

Amount Received

436M

Failed Loan - Percentage

13.8%

Total no. of applications

5K

Amount Funded

66M

Amount Received

37M

State

All

Purpose

All

Loan Status Breakdown							
loan_status	Total Loan Applications	Total Funded Amount	Total Amount Received	MTD Funded Amount	MTD Received Amount	Average Interest Rate	Average DTI
Fully Paid	32145	\$351,358,350	\$411,586,256	\$41,302,025	\$47,815,851	0.12	13.17%
Current	1098	\$18,866,500	\$24,199,914	\$3,946,625	\$4,934,318	0.15	14.72%
Charged Off	5333	\$65,532,225	\$37,284,763	\$8,732,775	\$5,324,211	0.14	14.00%
Total	38576	\$435,757,075	\$473,070,933	\$53,981,425	\$58,074,380	0.12	13.33%

LOAN APPLICATIONS BREAKDOWN

Total Loan Applications

38.6K

Total Amount Received

\$473.1M

Total Funded Amount

\$435.8M

Average DTI

13%

Average Interest Rate

0.12

State

All

Healthy V Failed Loan

All

Select Measure

Total Loan Applications

Overview

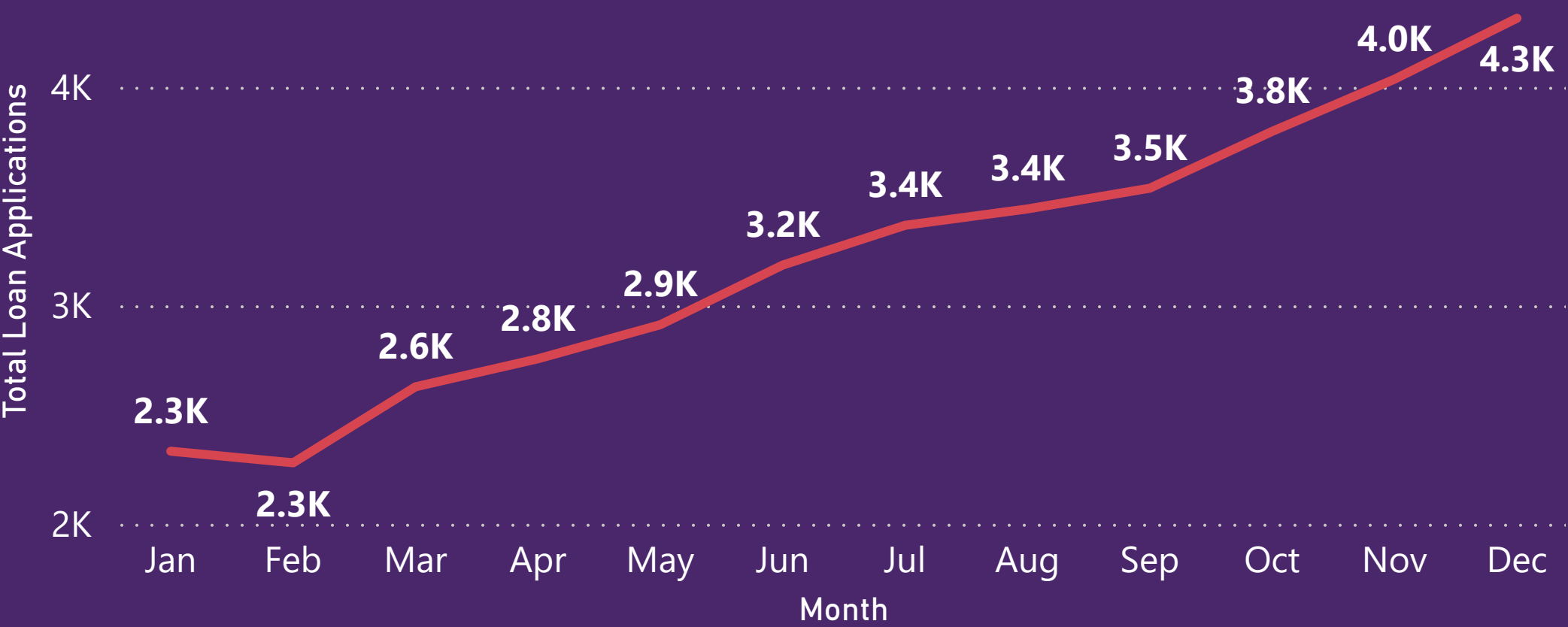
Loan Applications Breakdown

Loan Applications Breakdown
Grid

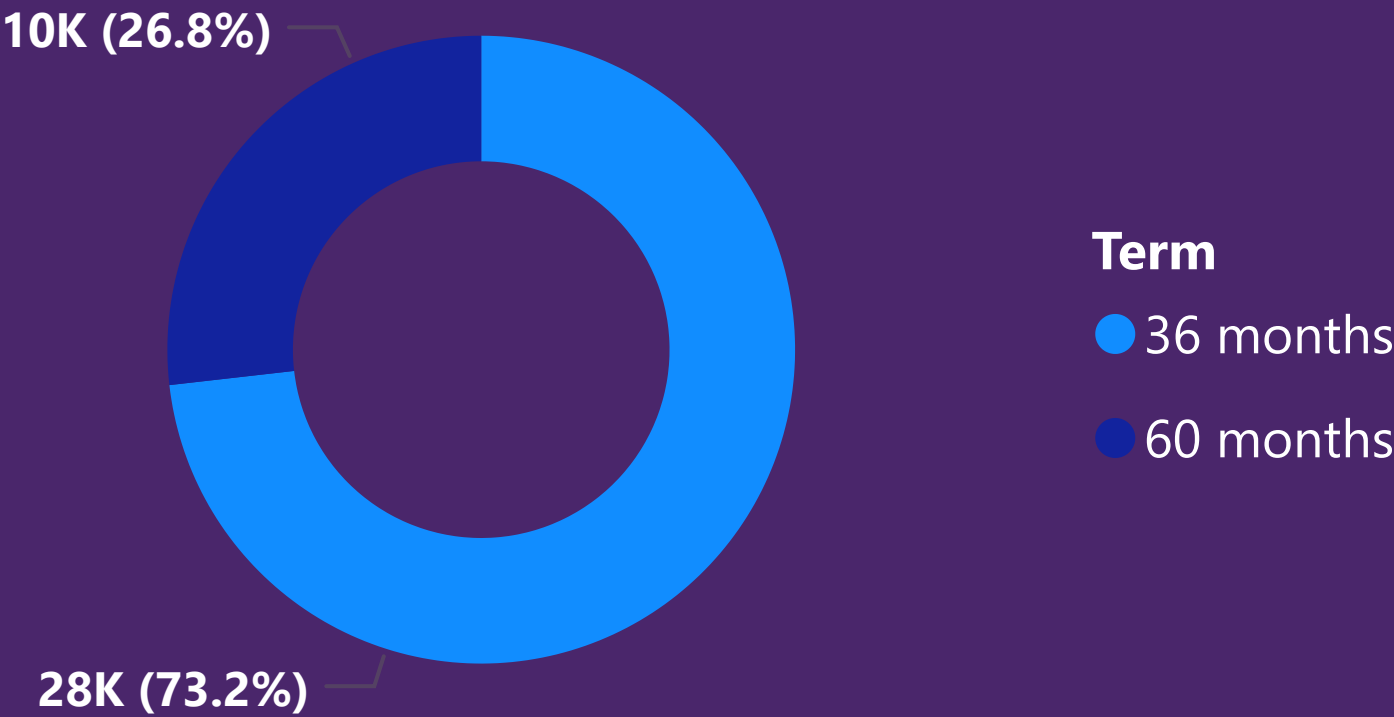
Borrower Risk Assessment
Dashboard

Loan Performance Dashboard

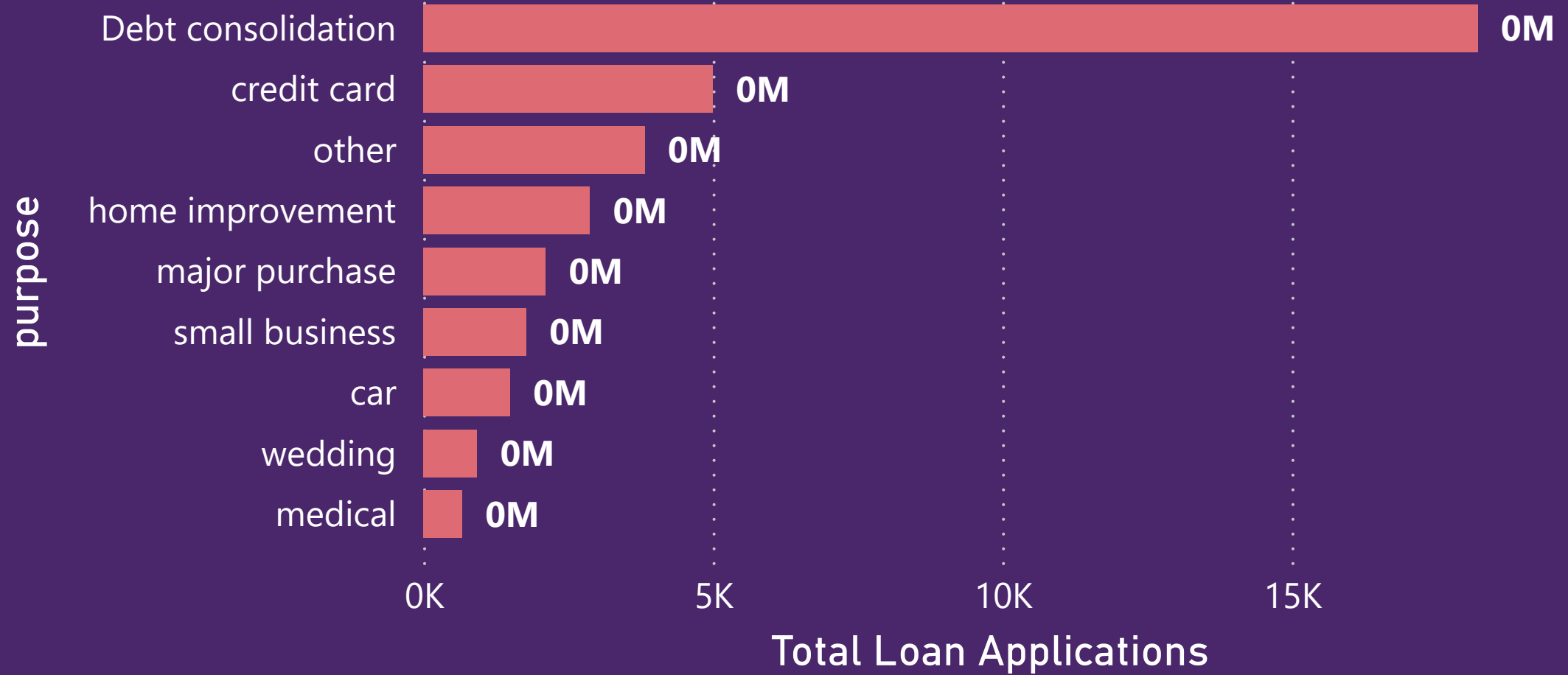
Total Loan Applications by Month



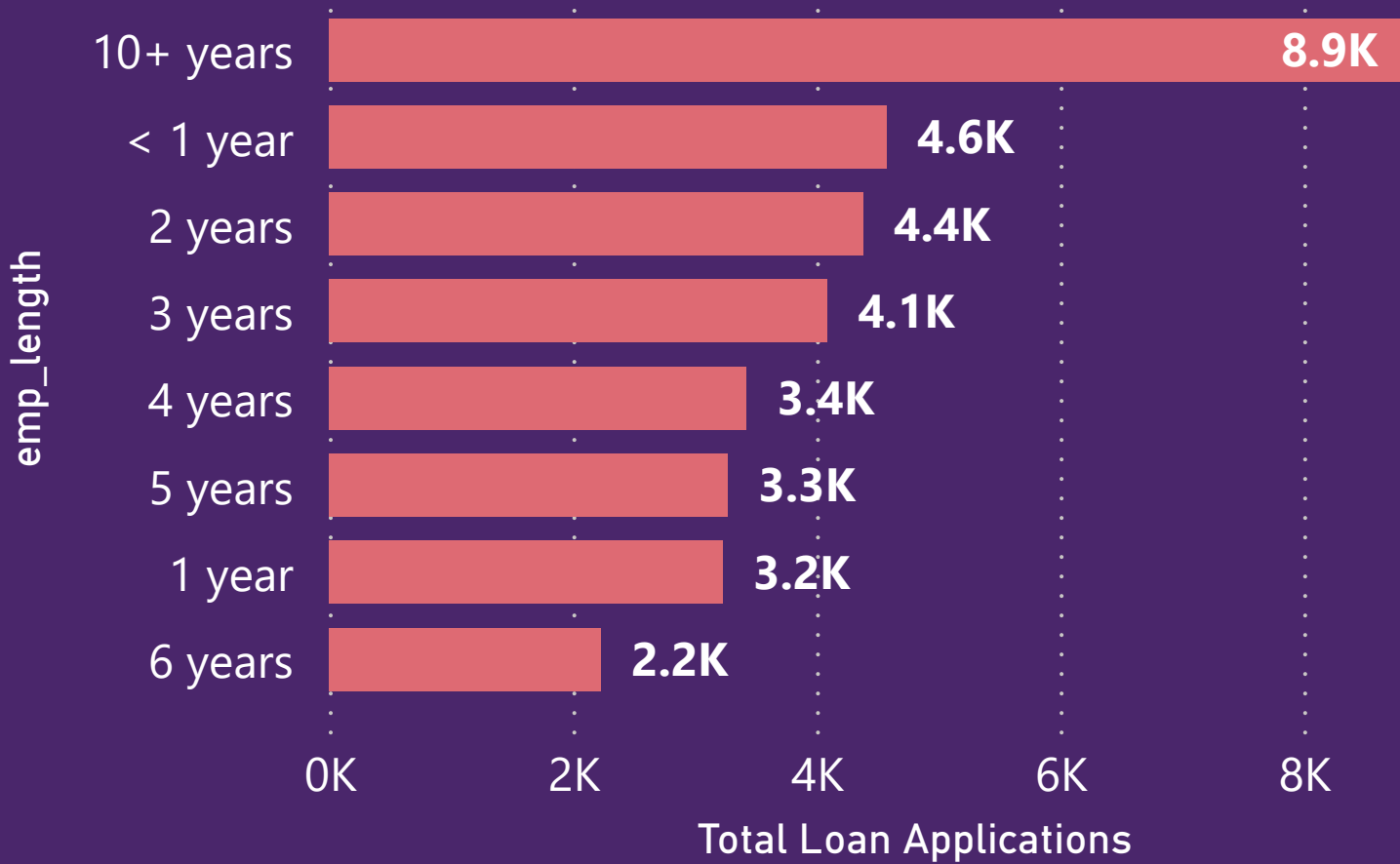
Total Loan Applications by Term



Total Loan Applications by purpose



Total Loan Applications by emp_length



LOAN APPLICATIONS BREAKDOWN

Total Loan Applications
38.6K

Total Amount Received
\$473.1M

Total Funded Amount
\$435.8M

Average DTI
13%

Average Interest Rate
0.12

State

All

Healthy V Failed Loan

All

Overview

Loan Applications Breakdown

Loan Applications Breakdown
Grid

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Loan Performance Dashboard

Sum of id	Purpose	Home_Ownership	Issue_Date	Total Funded Amount	Sum of int_rate	Sum of installment	Total An
1068350	car	MORTGAGE	Friday, January 01, 2021	\$3,500	0.06	106.53	
1072053	car	RENT	Friday, January 01, 2021	\$3,000	0.19	109.43	
1069243	car	RENT	Tuesday, January 05, 2021	\$12,000	0.16	421.65	
434064	car	MORTGAGE	Friday, January 08, 2021	\$7,225	0.21	239.86	
211723	car	OWN	Friday, January 08, 2021	\$8,000	0.11	262.26	
621561	car	RENT	Friday, January 08, 2021	\$20,000	0.24	628.75	
2607731	credit card	MORTGAGE	Friday, January 08, 2021	\$130,000	1.31	4,303.99	
211860	credit card	OWN	Friday, January 08, 2021	\$7,500	0.08	236.34	
2399517	credit card	RENT	Friday, January 08, 2021	\$98,875	1.13	3,245.07	
5579950	Debt consolidation	MORTGAGE	Friday, January 08, 2021	\$336,050	2.74	11,087.13	
231321	Debt consolidation	NONE	Friday, January 08, 2021	\$10,000	0.08	312.22	
642527	Debt consolidation	OWN	Friday, January 08, 2021	\$23,750	0.25	755.42	
9934063	Debt consolidation	RENT	Friday, January 08, 2021	\$508,475	5.31	16,829.90	
432821	educational	RENT	Friday, January 08, 2021	\$21,325	0.16	670.28	
1336183	home improvement	MORTGAGE	Friday, January 08, 2021	\$66,600	0.59	2,163.79	
387367	home improvement	RENT	Friday, January 08, 2021	\$45,000	0.24	1,496.38	
417793	major purchase	MORTGAGE	Friday, January 08, 2021	\$10,000	0.17	314.74	
837174	major purchase	RENT	Friday, January 08, 2021	\$37,800	0.39	1,231.56	
215142	medical	MORTGAGE	Friday, January 08, 2021	\$8,400	0.08	264.71	
224614	medical	RENT	Friday, January 08, 2021	\$15,000	0.12	231.57	
210770	medical	RENT	Friday, January 08, 2021	\$3,000	0.10	87.00	
26271685680				\$435,757,075	4,647.96	12,609,065.75	\$47

BORROWER RISK ASSESSMENT DASHBOARD

Select Risk Category

All

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38.6K

Total Loan Applications

13.8

Charged_Off_Percentage

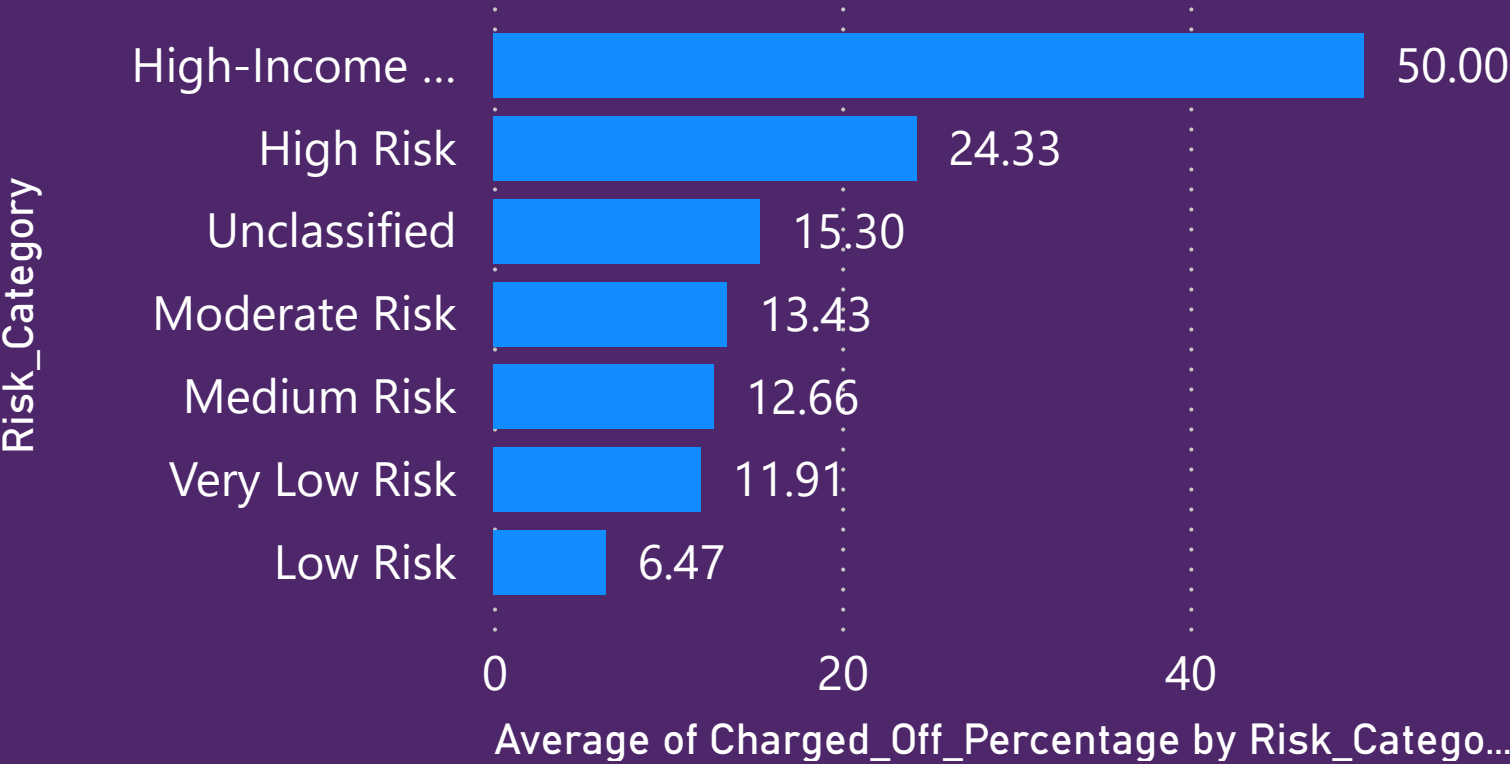
13.3%

Average DTI

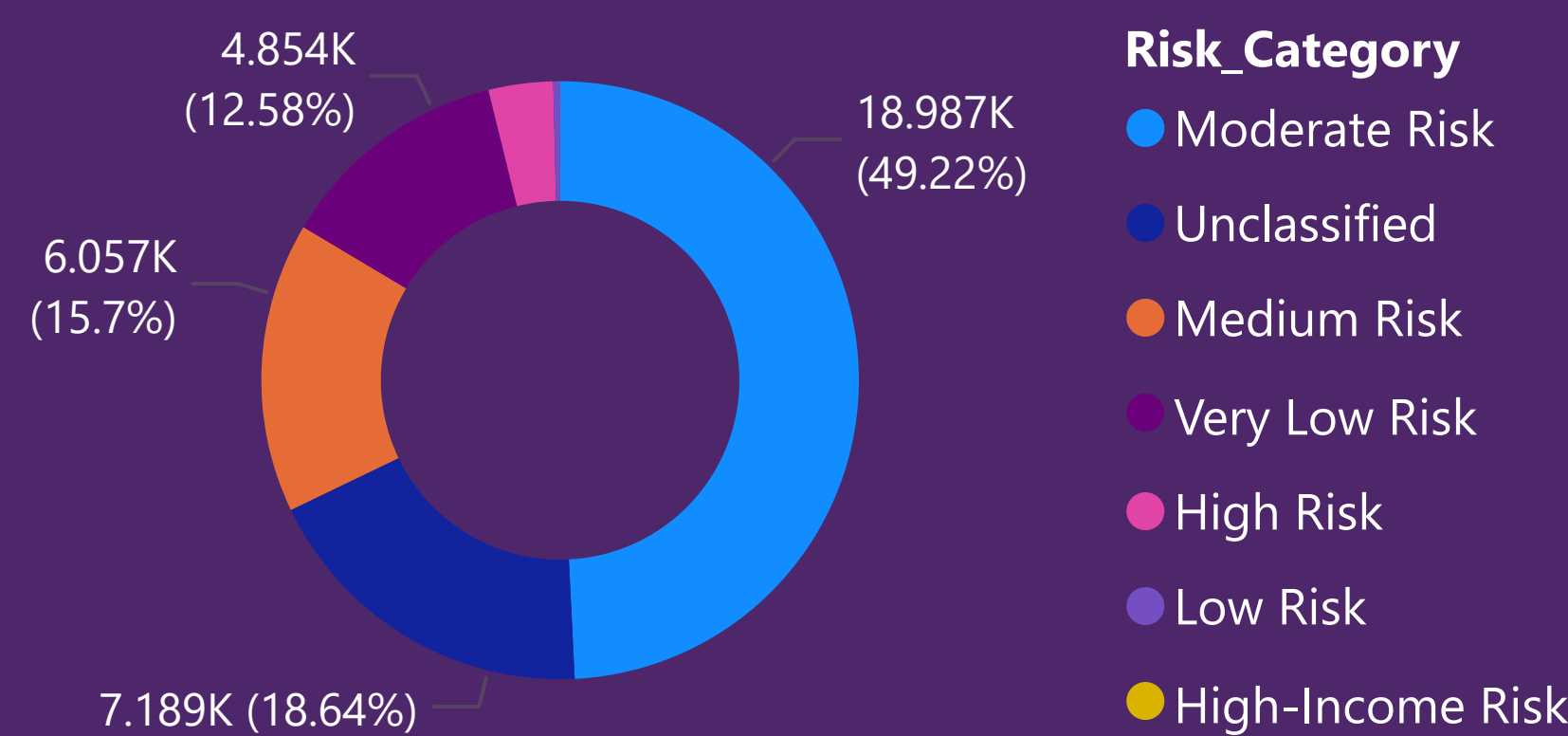
0.1

Average Interest Rate

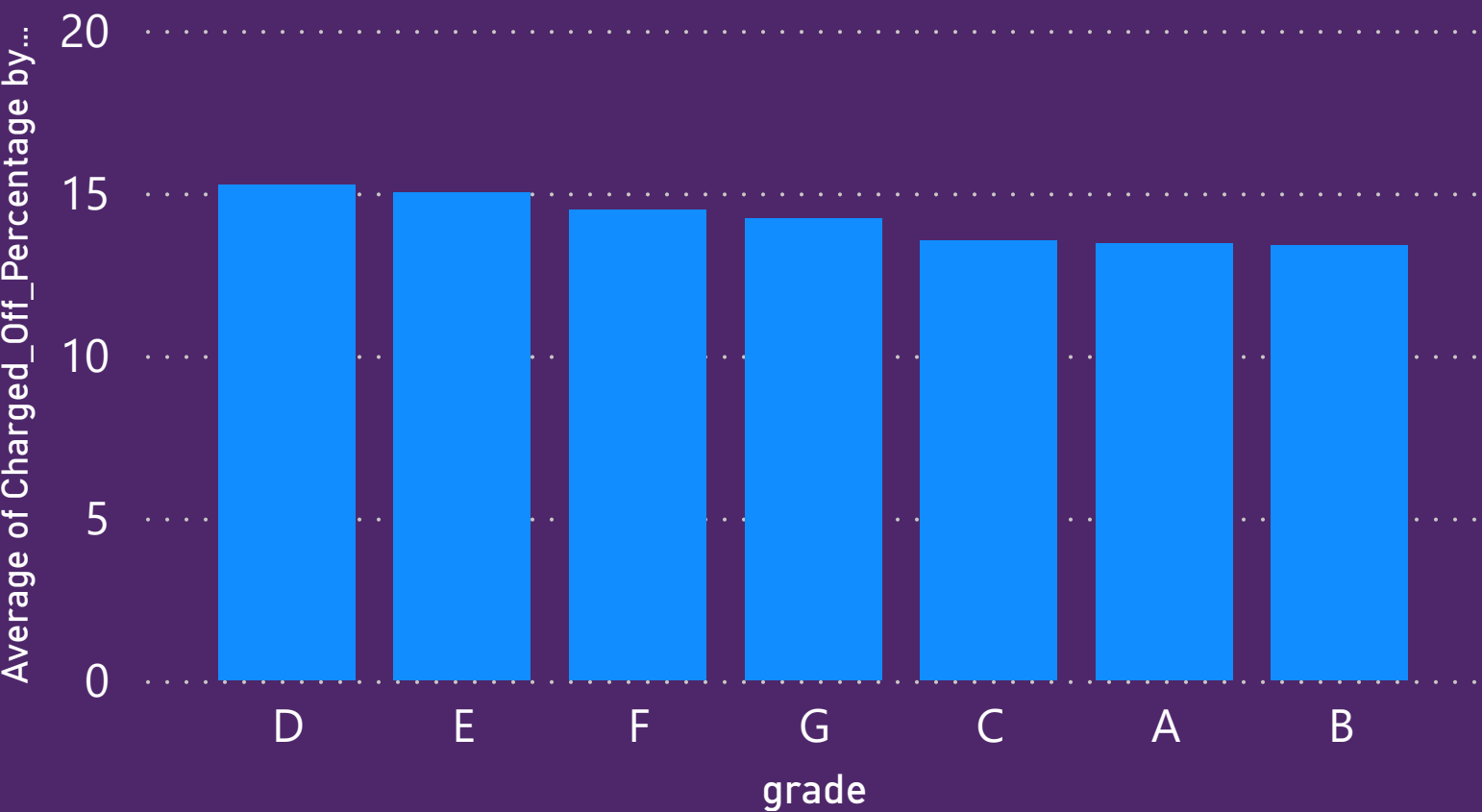
Average of Charged_Off_Percentage by Risk_Category



Total Loan Applications by Risk_Category



Average of Charged_Off_Percentage by Grade



Overview

Loan Applications Breakdown

Loan Applications Breakdown
Grid

Borrower Risk Assessment
Dashboard

Loan Performance Dashboard

Average of annual_income, Average DTI and Average of loan_amount by Risk_Category

Risk_Category High Risk High-Income Risk Low Risk Medium Risk Moderate Risk Unclassified Very Low Risk



LOAN PERFORMANCE DASHBOARD

Charged Off %
13.8

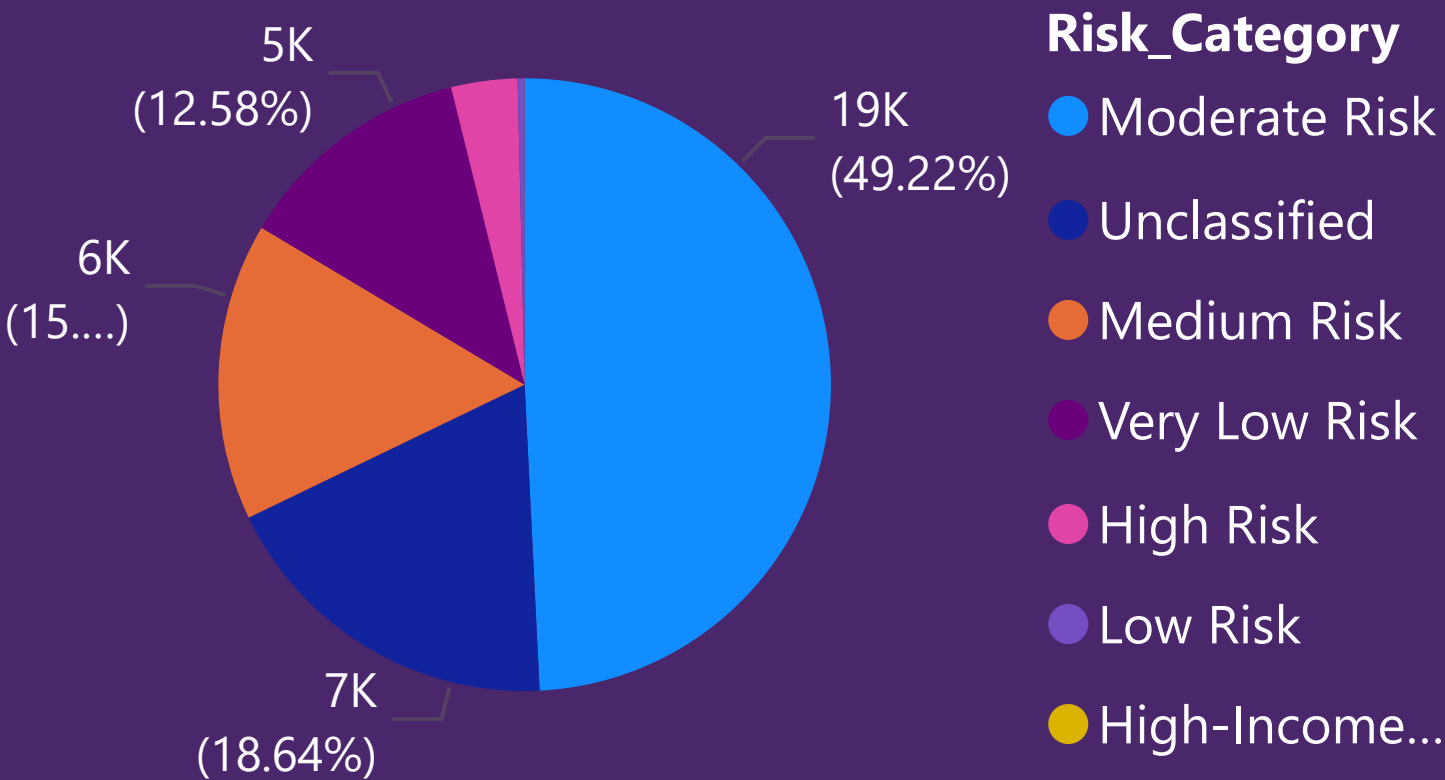
Profitability
461.61K

Average Interest Rate
0.12

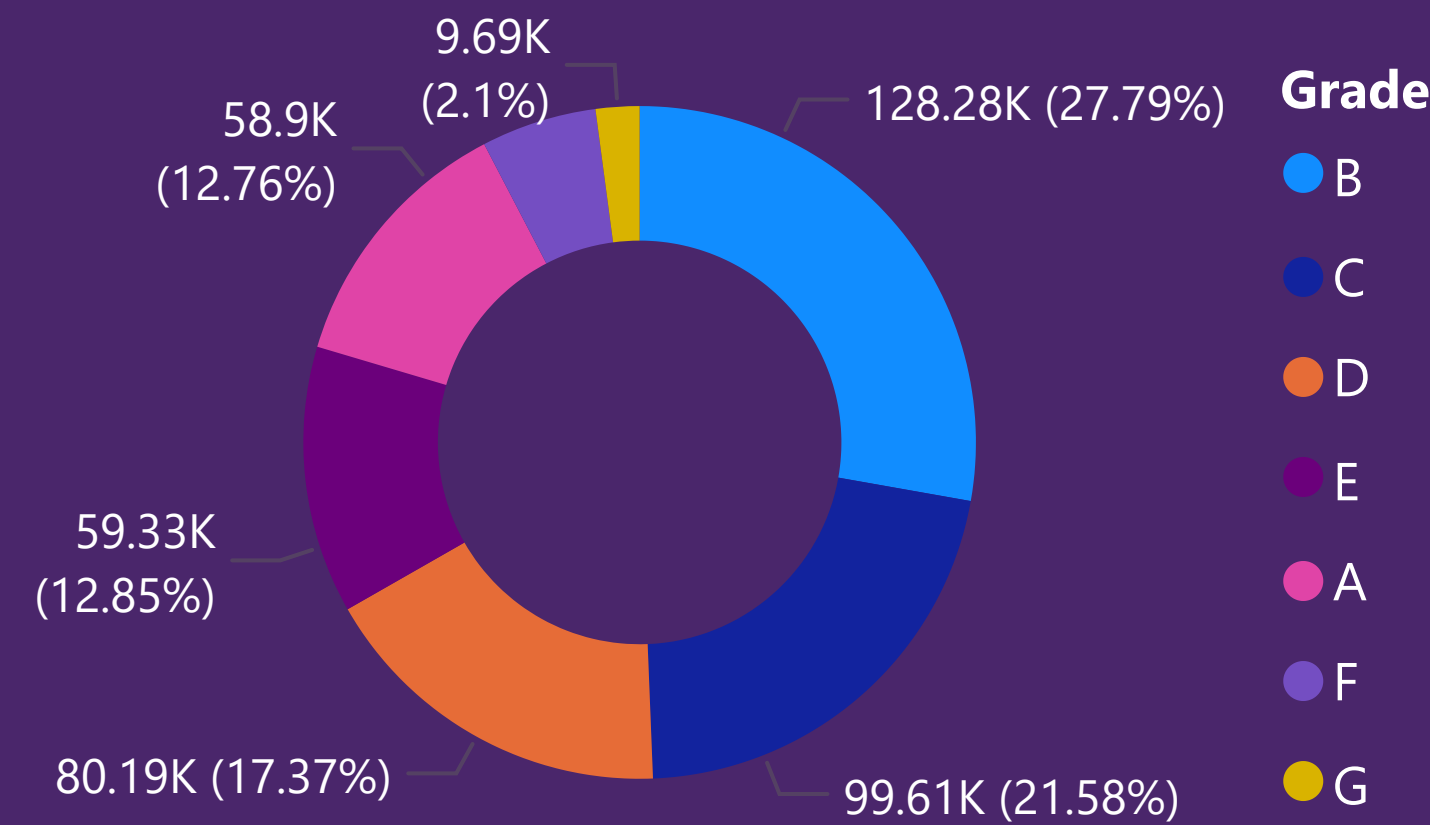
Total Loan Applications
38.6K

Average DTI
0.13

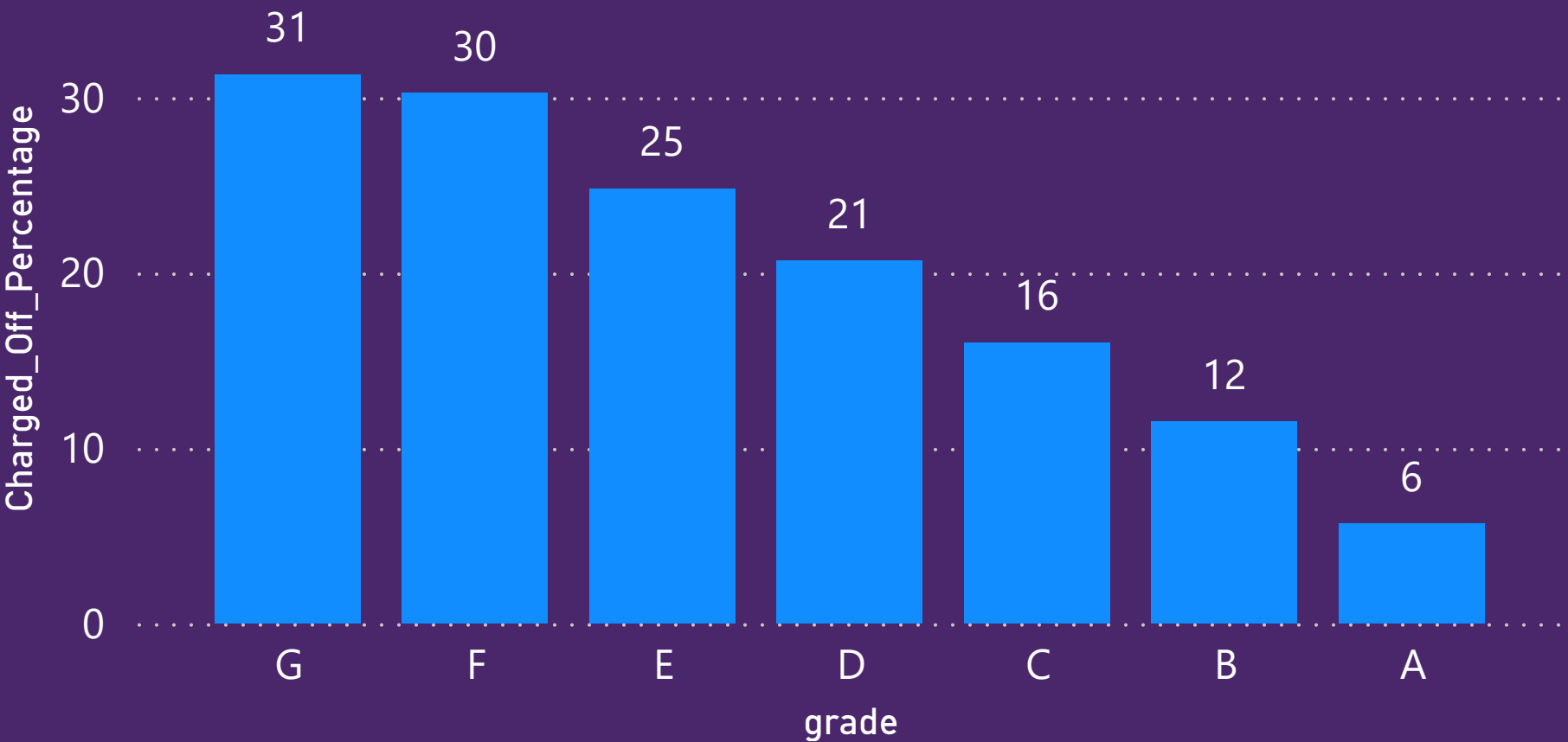
Total Loan Applications by Risk_Category



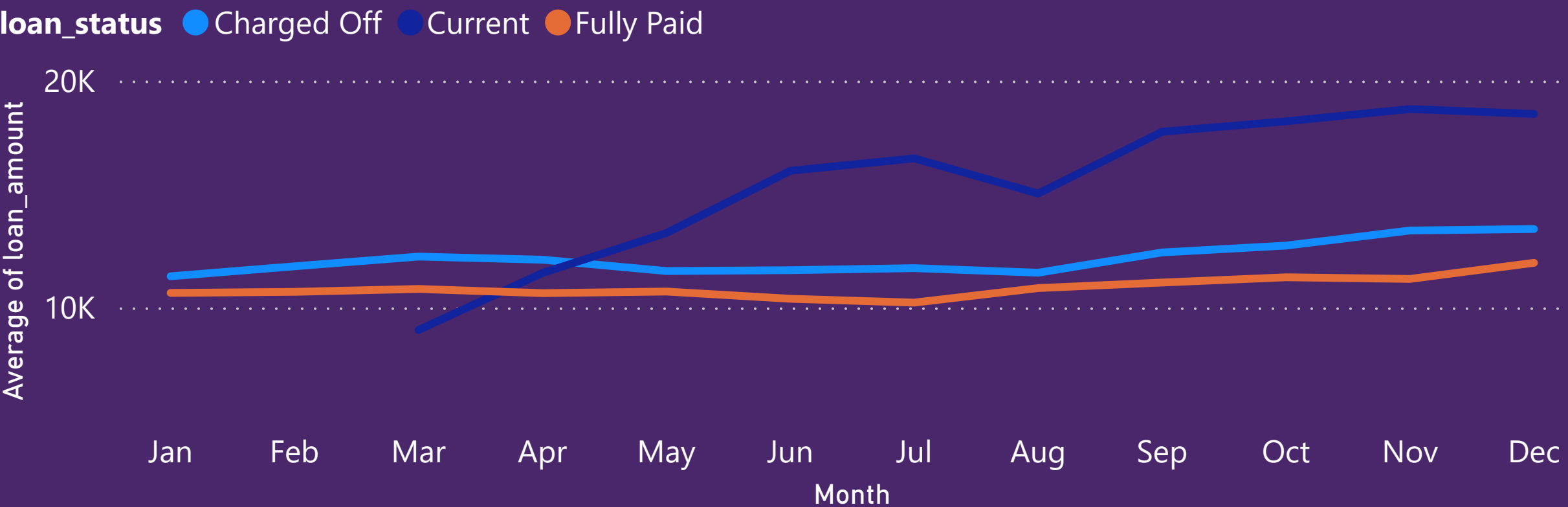
Interest_earned_from_Healthy_Loan by grade



Charged_Off_Percentage by grade



Average of loan_amount by Month and loan_status



Average of annual_income and Average DTI by Risk_Category



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