

# BANK LOAN ANALYSIS - OVERVIEW

Total Loan Applications  
**38.6K**

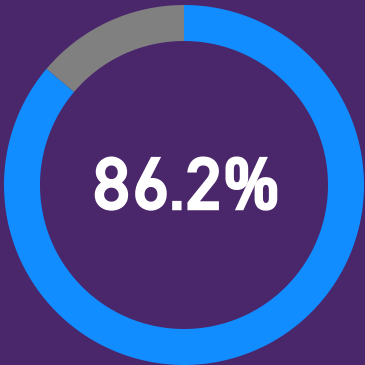
Total Amount Received  
**\$473.1M**

Total Funded Amount  
**\$435.8M**

Average DTI  
**13%**

Average Interest Rate  
**0**

Healthy Loan - Percentage

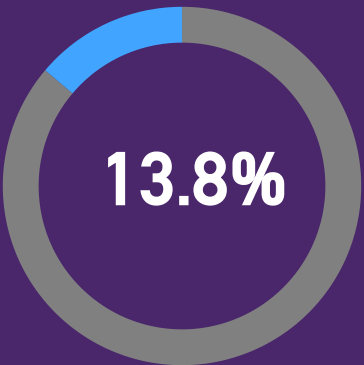


Total no. of applications  
**33K**

Amount Funded  
**370M**

Amount Received  
**436M**

Failed Loan - Percentage



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%

Overview

Loan Applications  
Breakdown

Loan Applications  
Breakdown Grid

Borrower Risk Assessment  
Dashboard

Loan Performance  
Dashboard

Power BI Service

# 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

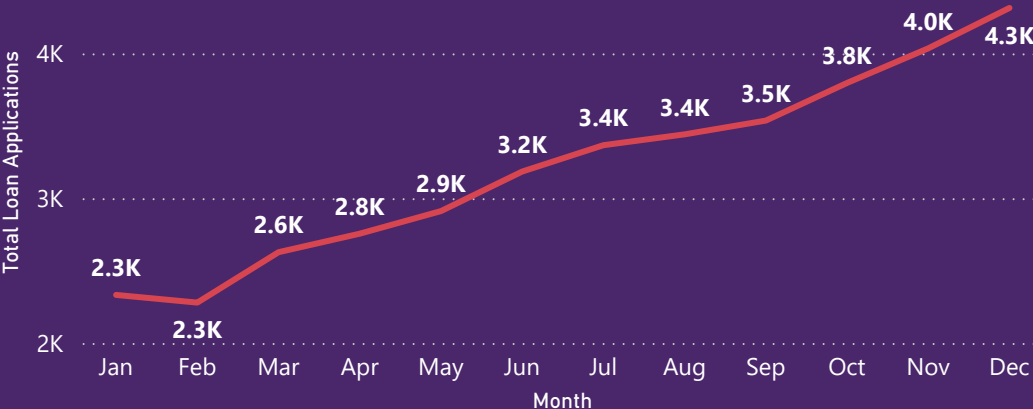
Loan Applications Breakdown...

Borrower Risk Assessment...

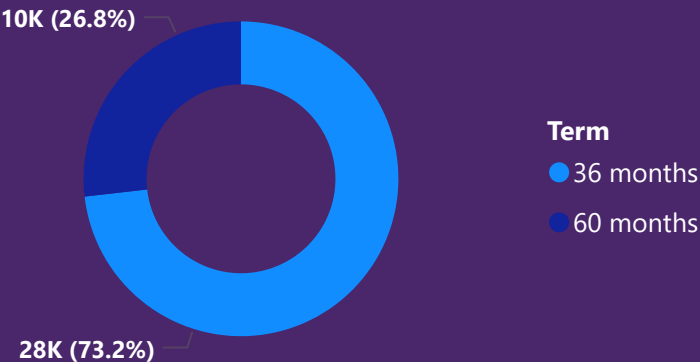
Loan Performance Dashboard

Power BI Service

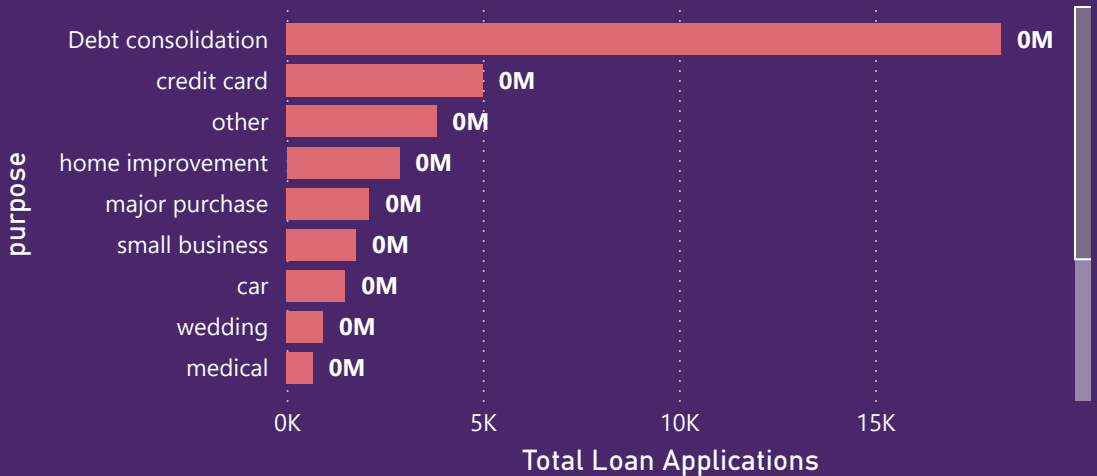
Total Loan Applications by Month



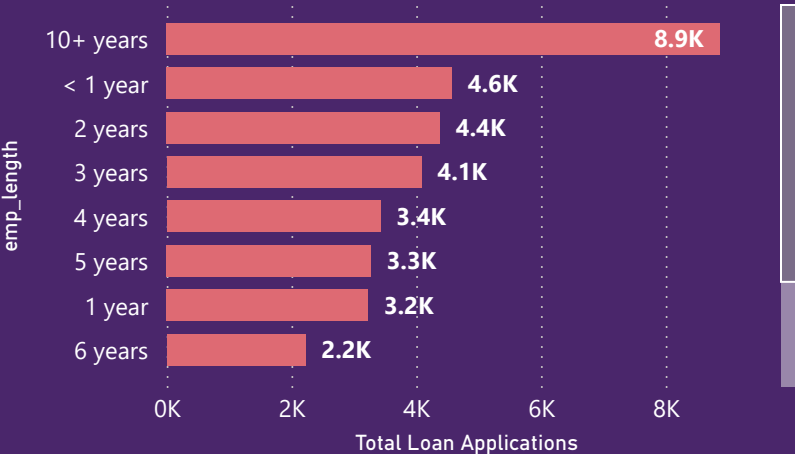
Total Loan Applications by Term



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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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	
26271685680				\$435,757,075	4,647.96	12,609,065.75	\$47

# BORROWER RISK ASSESSMENT DASHBOARD

Select Risk Category

All

38.6K

Total Loan Applications

13.8

Charged\_Off\_Percentage

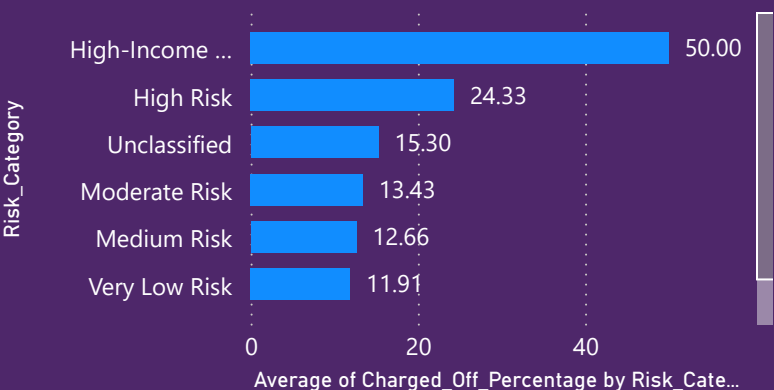
13.3%

Average DTI

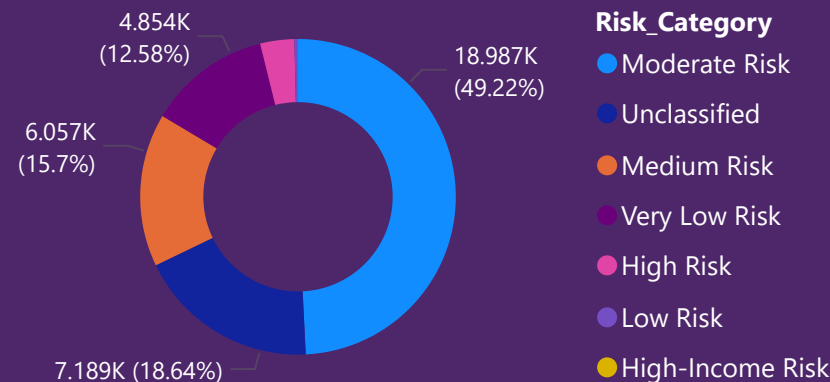
0.1

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

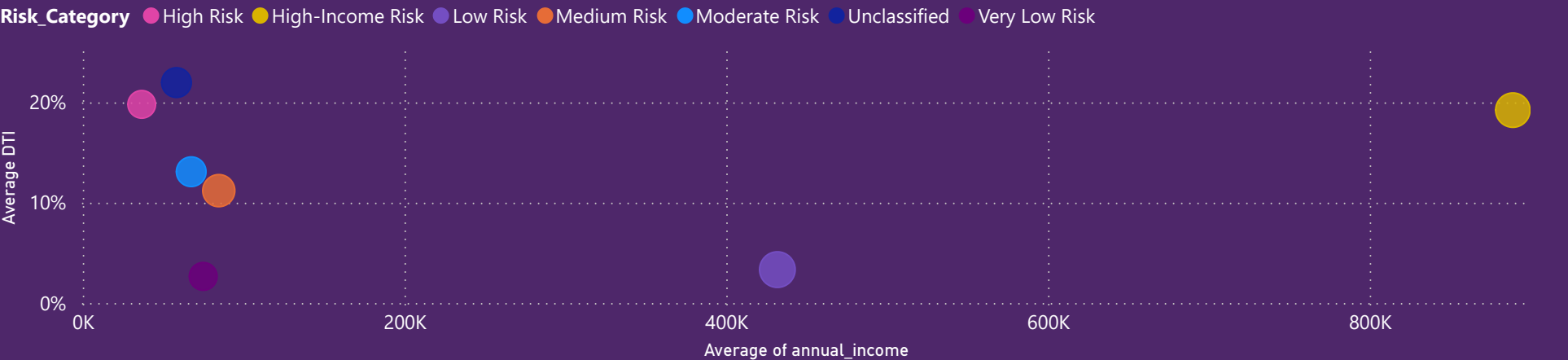
Loan Applications Breakdown...

Borrower Risk Assessment...

Loan Performance Dashboard

Power BI Service

Average of annual\_income, Average DTI and Average of loan\_amount by Risk\_Category



# LOAN PERFORMANCE DASHBOARD

Charged Off %  
**13.8**

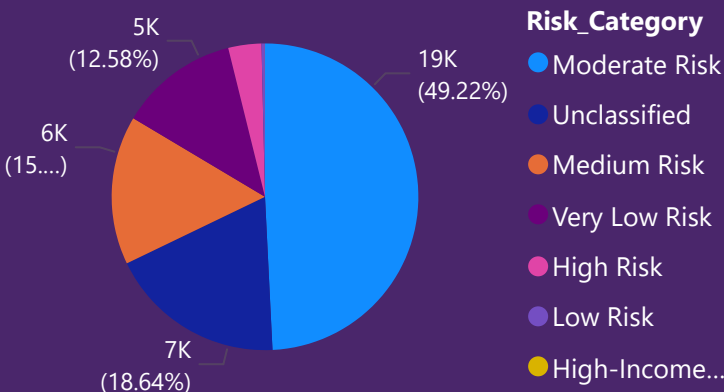
Profitability  
**461.61K**

Average Interest Rate  
**0.12**

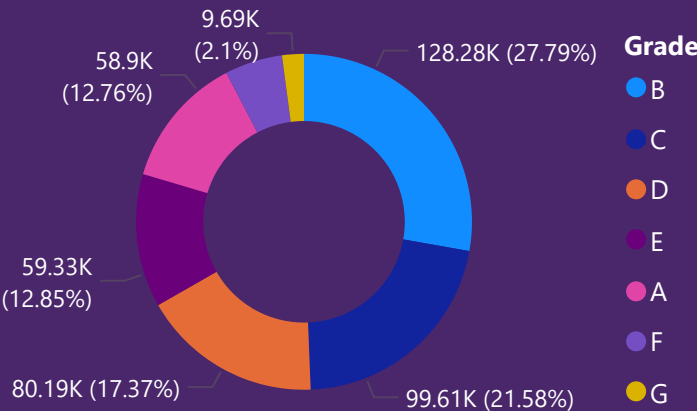
Total Loan Applications  
**38.6K**

Average DTI  
**0.13**

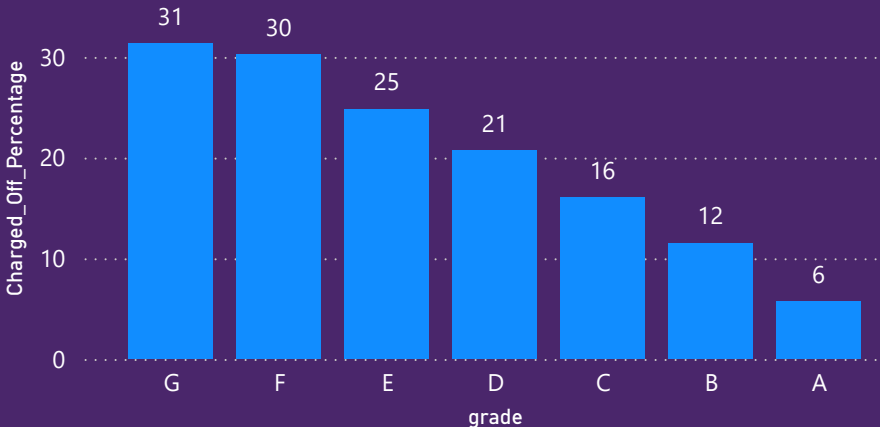
Total Loan Applications by Risk\_Category



Interest\_earned\_from\_Healthy\_Loan by grade

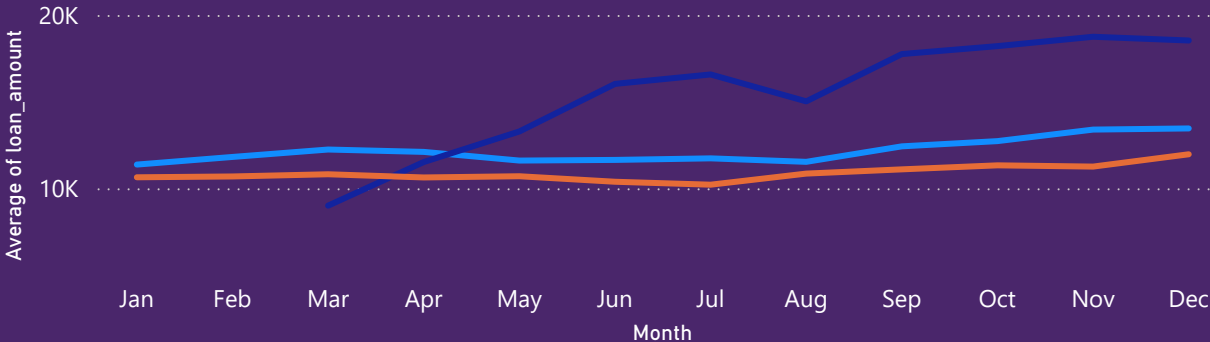


Charged\_Off\_Percentage by grade



Average of loan\_amount by Month and loan\_status

loan\_status ● Charged Off ● Current ● Fully Paid



Average of annual\_income and Average DTI by Risk\_Category



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