



Summary

overview

Details

Address State

All

Grade

All

Purpose

All

Bank Loan Report | SUMMARY

Total Loan Applications

38.6K

MTD

4.3K

MoM

6.9%

Total Funded Amount

\$435.8M

MTD

\$54.0M

MoM

13.0%

Total Amount Received

\$473.1M

MTD

\$58.1M

MoM

15.8%

Average Interest Rate

12.05%

MTD

12.4%

MoM

3.5%

Average DTI

13.33%

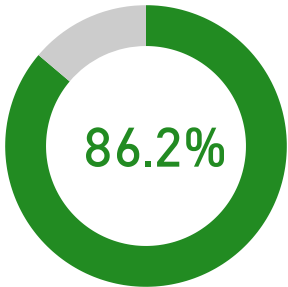
MTD

13.7%

MoM

2.7%

GOOD LOAN ISSUED



Good Loan Application

33.2K

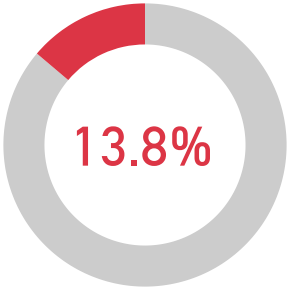
Good Funded Amount

\$370.2M

Good Amount Received

\$435.8M

BAD LOAN ISSUED



Bad Loan Application

5.3K

Bad Funded Amount

\$65.5M

Bad Amount Received

\$37.3M

LOAN STATUS

| loan_status | Total Loan Applications | Total Funded Amount | Total Amount Received | MTD Funded Amount | MTD Amount Received | Avg Interest Rate | Avg DTI |
|-------------|-------------------------|---------------------|-----------------------|-------------------|---------------------|-------------------|---------|
| Fully Paid | 32145.0 | \$351,358,350.0 | \$411,586,256.0 | \$41,302,025.0 | \$47,815,851.0 | 11.64% | 13.17% |
| Charged Off | 5333.0 | \$65,532,225.0 | \$37,284,763.0 | \$8,732,775.0 | \$5,324,211.0 | 13.88% | 14.00% |
| Current | 1098.0 | \$18,866,500.0 | \$24,199,914.0 | \$3,946,625.0 | \$4,934,318.0 | 15.10% | 14.72% |
| Total | 38576.0 | \$435,757,075.0 | \$473,070,933.0 | \$53,981,425.0 | \$58,074,380.0 | 12.05% | 13.33% |

\$

BANK

Summary

overview

Details

Total Amount Re... ▾

Good Vs Bad Loan

Bad Loan ▾

Grade

All ▾

Purpose

All ▾

Total Loan Applications

5.3K

MTD

0.6K

MoM

15.7%

Total Funded Amount

\$65.5M

MTD

\$8.7M

MoM

16.3%

Total Amount Received

\$37.3M

MTD

\$5.3M

MoM

33.3%

Average Interest Rate

13.88%

MTD

14.3%

MoM

-0.4%

Average DTI

14.00%

MTD

14.7%

MoM

4.3%

Total Amount Received by Month

| Month | Amount |
|-------|--------|
| Dec | \$5.3M |
| Oct | \$4.1M |
| Nov | \$4.0M |
| Sep | \$3.7M |
| Aug | \$3.0M |
| Jun | \$2.9M |
| Jul | \$2.9M |
| May | \$2.7M |
| Mar | \$2.4M |
| Apr | \$2.3M |
| Jan | \$2.1M |
| Feb | \$1.8M |

Total Amount Received by address_state

Total Amount Received by term

| Term | Amount | Percentage |
|-----------|---------|------------|
| 60 months | \$20.7M | 55.53% |
| 36 months | \$16.6M | 44.47% |

Total Amount Received by emp_length


| emp_length | Amount |
|------------|---------|
| 10+ years | \$11.3M |
| < 1 year | \$3.5M |
| 3 years | \$3.5M |
| 2 years | \$3.4M |
| 5 years | \$3.2M |
| 4 years | \$2.8M |
| 1 year | \$2.6M |
| 6 years | \$2.2M |
| 7 years | \$1.9M |

Total Amount Received by purpose

| purpose | Amount |
|---------------|--------|
| Debt cons... | \$21M |
| credit card | \$4M |
| small busi... | \$3M |
| other | \$3M |
| home imp... | \$2M |
| major purc... | \$1M |
| car | \$1M |
| wedding | \$1M |
| medical | \$0M |

Total Amount Received by home_ownership

| home_ownership | Amount |
|----------------|---------|
| MORTGAGE | \$20.7M |
| RENT | \$16.6M |

| <div>←</div> <div>  </div> <div>Summary</div> <div>overview</div> <div>Details</div> <div>Good Vs Bad Loan</div> <div> <div>Bad Loan</div> </div> <div>Grade</div> <div> <div>All</div> </div> <div>Purpose</div> <div> <div>All</div> </div> | Bank Loan Report Details | | | | | | | | | |
|--|----------------------------|--------------------|---------------------|-------|-----------------------|--------------------|-----------------------|----------|--------------------|-----------------|
| | Total Loan Applications | | Total Funded Amount | | Total Amount Received | | Average Interest Rate | | Average DTI | |
| | 5.3K | | \$65.5M | | \$37.3M | | 13.88% | | 14.00% | |
| | MTD | MoM | MTD | MoM | MTD | MoM | MTD | MoM | MTD | MoM |
| | 0.6K | 15.7% | \$8.7M | 16.3% | \$5.3M | 33.3% | 14.3% | -0.4% | 14.7% | 4.3% |
| | id | purpose | home_ownership | Grade | Sub Grade | issue_date | Funded Amount | int Rate | Sum of installment | Amount Received |
| | 802401 | Debt consolidation | RENT | F | F1 | 11 July, 2021 | \$35,000.0 | 0.20 | 1,305.19 | \$23,396.0 |
| | 737345 | Debt consolidation | OWN | G | G1 | 11 April, 2021 | \$35,000.0 | 0.20 | 1,302.69 | \$6,457.0 |
| | 810107 | Debt consolidation | RENT | E | E4 | 11 July, 2021 | \$35,000.0 | 0.19 | 1,288.10 | \$27,049.0 |
| | 936915 | Debt consolidation | RENT | E | E1 | 11 October, 2021 | \$35,000.0 | 0.19 | 1,276.60 | \$37,414.0 |
| | 999248 | small business | MORTGAGE | D | D3 | 11 November, 2021 | \$35,000.0 | 0.17 | 1,252.56 | \$14,102.0 |
| | 994284 | other | OWN | D | D2 | 11 October, 2021 | \$35,000.0 | 0.17 | 1,243.85 | \$18,758.0 |
| | 1041534 | Debt consolidation | MORTGAGE | E | E1 | 11 December, 2021 | \$33,000.0 | 0.19 | 1,203.66 | \$36,041.0 |
| | 1014541 | Debt consolidation | RENT | C | C2 | 11 November, 2021 | \$35,000.0 | 0.14 | 1,200.82 | \$19,288.0 |
| | 786018 | credit card | MORTGAGE | C | C2 | 11 June, 2021 | \$35,000.0 | 0.13 | 1,187.57 | \$36,583.0 |
| | 831814 | Debt consolidation | RENT | C | C1 | 11 August, 2021 | \$35,000.0 | 0.13 | 1,179.12 | \$13,317.0 |
| | 781407 | home improvement | MORTGAGE | B | B3 | 11 June, 2021 | \$35,000.0 | 0.12 | 1,156.33 | \$23,851.0 |
| | 870019 | small business | RENT | B | B3 | 11 September, 2021 | \$35,000.0 | 0.11 | 1,145.69 | \$8,018.0 |
| | 979575 | Debt consolidation | MORTGAGE | B | B2 | 11 October, 2021 | \$35,000.0 | 0.11 | 1,140.07 | \$35,866.0 |
| | 839338 | small business | MORTGAGE | B | B2 | 11 August, 2021 | \$35,000.0 | 0.11 | 1,139.08 | \$36,325.0 |
| | 1020845 | home improvement | RENT | D | D5 | 11 November, 2021 | \$30,750.0 | 0.18 | 1,115.55 | \$8,717.0 |
| | 878770 | Debt consolidation | MORTGAGE | C | C5 | 11 September, 2021 | \$32,000.0 | 0.15 | 1,112.90 | \$37,523.0 |
| | 777541 | Debt consolidation | MORTGAGE | E | E3 | 11 June, 2021 | \$30,000.0 | 0.18 | 1,080.46 | \$20,610.0 |
| | Total | | | | | | \$65,532,225.0 | | 1,817,369.48 | \$37,284,763.0 |