1. Total Loan Applications
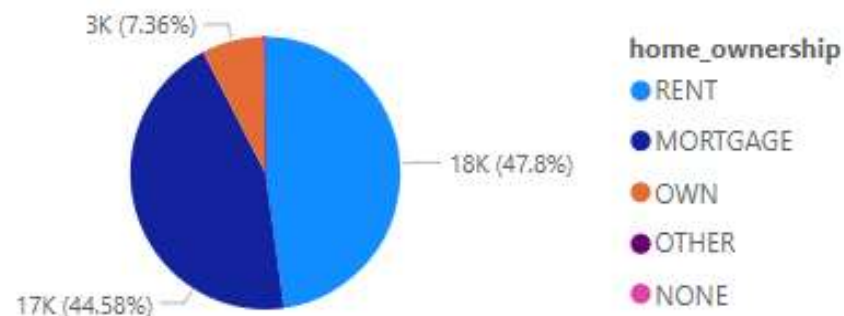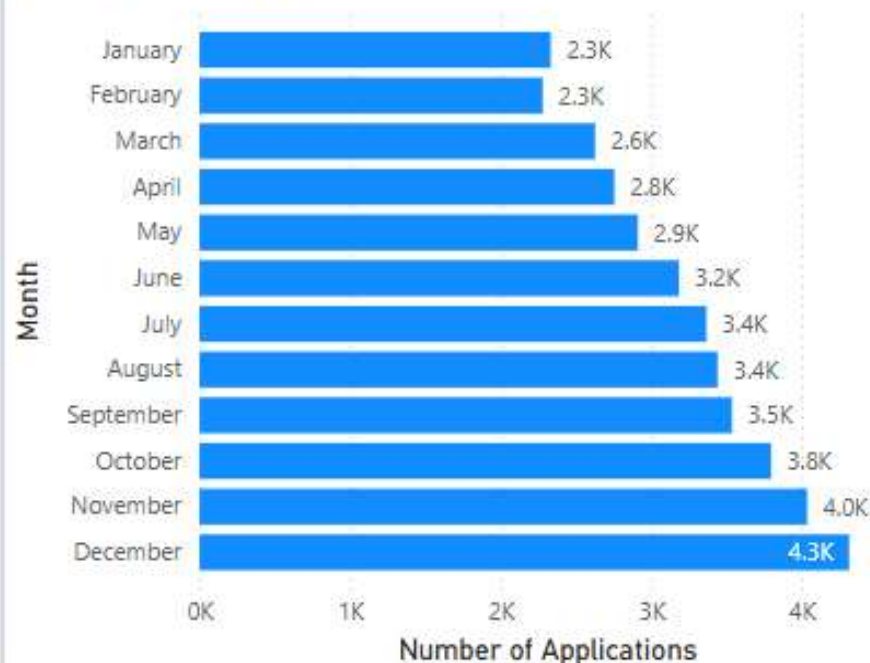
Month-over-Month (MoM) Change in Loan Applications

Total Loan Applicants by Home ownership
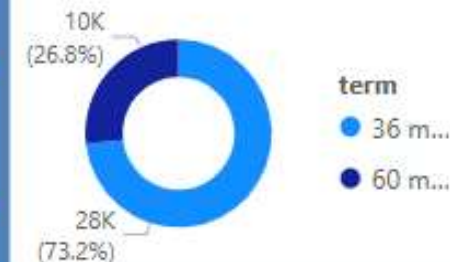

- 3K (7.36%)
- 18K (47.8%)
- 17K (44.58%)

home_ownership
- ● RENT
- ● MORTGAGE
- ● OWN
- ● OTHER
- ● NONE

Month-to-Date (MTD) Loan Applications

Month	Number of Applications
January	2.3K
February	2.3K
March	2.6K
April	2.8K
May	2.9K
June	3.2K
July	3.4K
August	3.4K
September	3.5K
October	3.8K
November	4.0K
December	4.3K

Total Loan Applicants by Emp Length

Total Loan Applications by Term

- 10K (26.8%)
- 28K (73.2%)

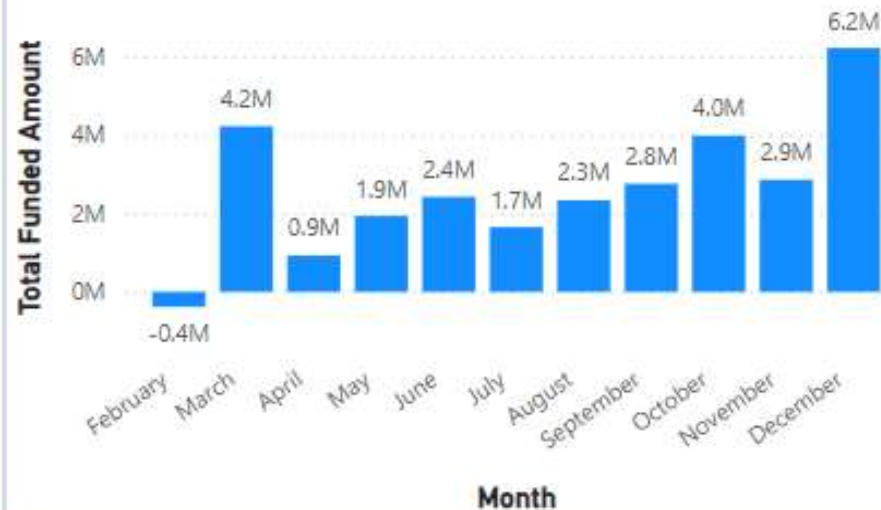**term**
- ● 36 m...
- ● 60 m...
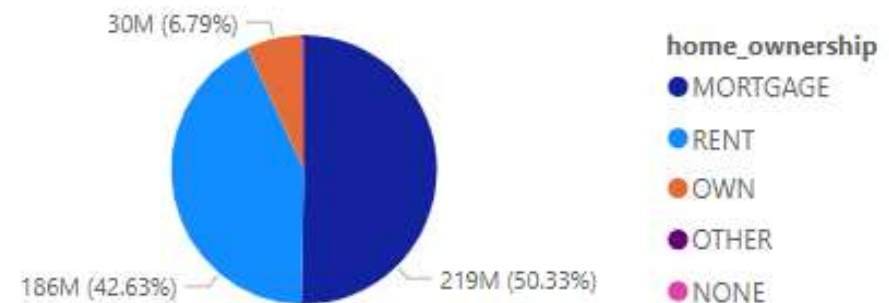
Total Loan Applicants by purpose
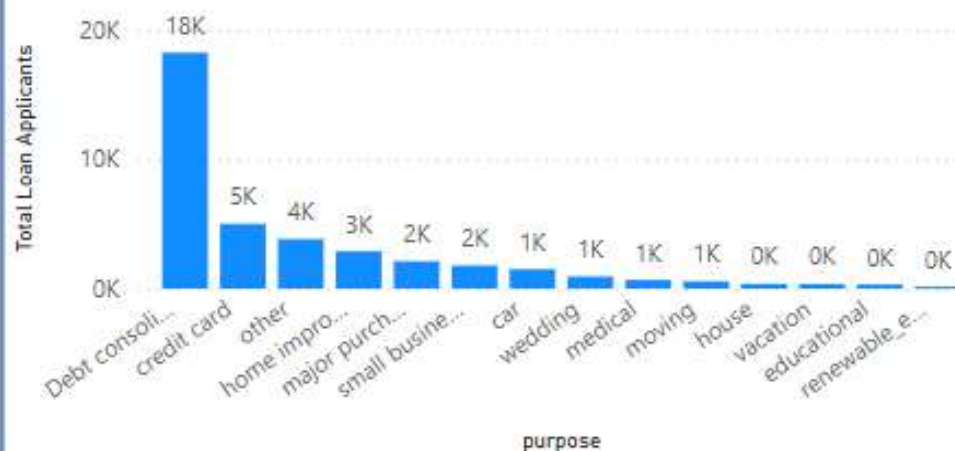
2. Total Funded Amount

Month-over-Month (MoM) Total Funded Amount

Total Funded Amount by Home ownership

- 30M (6.79%)
- 219M (50.33%)
- 186M (42.63%)

home_ownership
- MORTGAGE
- RENT
- OWN
- OTHER
- NONE

Total Funded Amount by Emp Length

- 0.04bn
- 0.03bn
- 0.02bn
- 0.12bn

Total Funded Amount by Term

- 163M (37....)
- 273M (62.66%)

term
- 36 m...
- 60 m...

Month To Date (MTD) Total Funded Amount

Month	Total Funded Amount
January	25M
February	25M
March	29M
April	30M
May	32M
June	34M
July	36M
August	38M
September	41M
October	45M
November	48M
December	54M
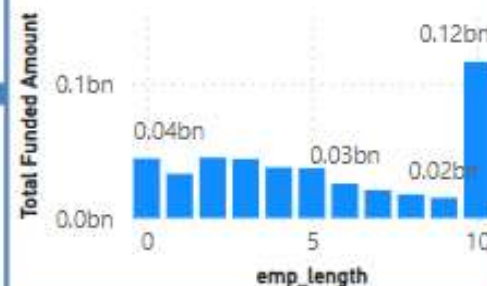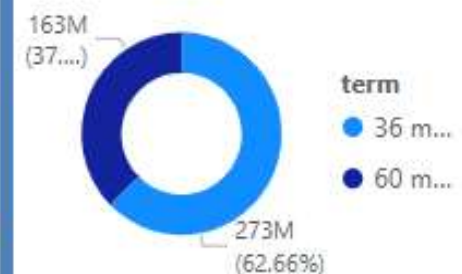
Total Funded Amount by purpose

- 0.23bn
- 0.06bn
- 0.03bn
- 0.02bn
- 0.01bn
- 0.01bn
- 0.00bn
- 0.00bn
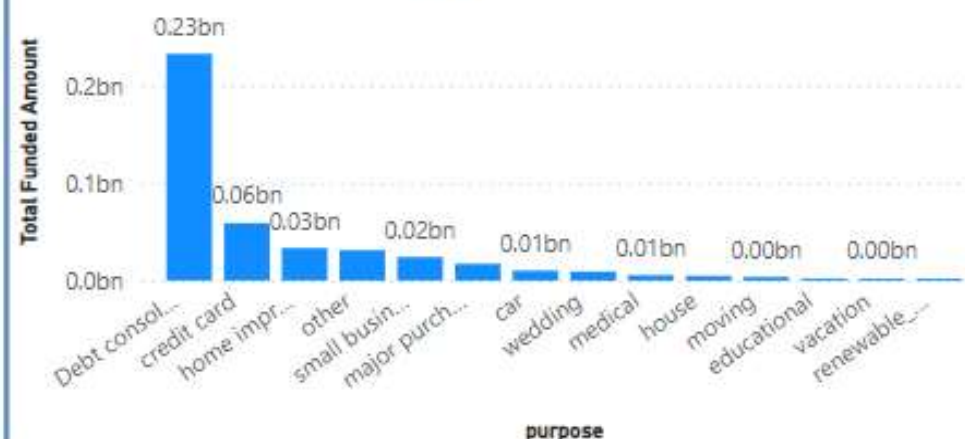
3. Total Amount Received

Month-over-Month (MoM) Total Amount Received

Bar chart showing Total Amount Received by Month:
- February: 0.1M
- March: 4.5M
- April: 0.2M
- May: 1.3M
- June: 2.4M
- July: 2.7M
- August: 3.9M
- September: 1.3M
- October: 5.4M
- November: 0.7M
- December: 7.9M

Month To Date (MTD) Total Amount Received

Horizontal bar chart of Total Amount Received by Month:
- January: 28M
- February: 28M
- March: 32M
- April: 32M
- May: 34M
- June: 36M
- July: 39M
- August: 43M
- September: 44M
- October: 49M
- November: 50M
- December: 58M

Total Amount Received by Home ownership

Pie chart with home_ownership legend:
- MORTGAGE: 238M (50.41%)
- RENT: 202M (42.66%)
- OWN: 32M (6.71%)
- OTHER
- NONE

Total Amount Received by Emp Length

Bar chart by emp_length:
- 0.05bn
- 0.03bn
- 0.02bn
- 0.13bn

Total Amount Received by Term

Donut chart with term legend:
- 36 m...: 295M (62.3%)
- 60 m...: 178M (37...)
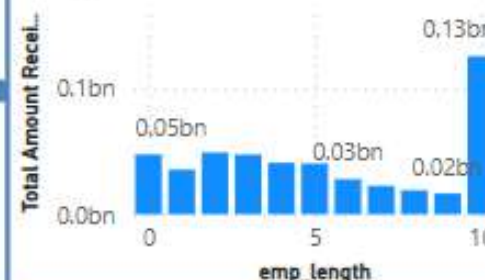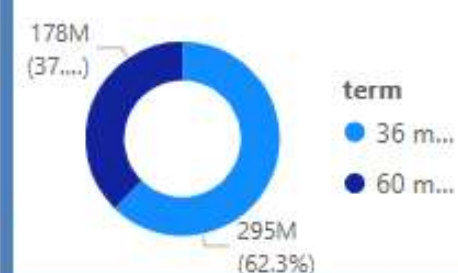
Total Amount Received by purpose

Bar chart by purpose:
- Debt consol...: 0.25bn
- credit card: 0.07bn
- home impr...: 0.04bn
- other: 0.02bn
- small busin...
- major purch...
- car: 0.01bn
- wedding
- medical: 0.01bn
- house
- moving: 0.00bn
- educational
- vacation: 0.00bn
- renewable...
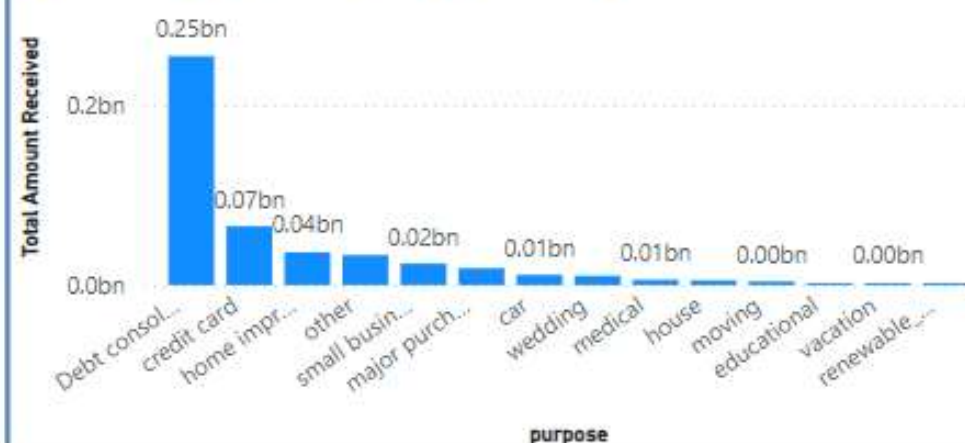
4. Average Interest Rate

Month-over-Month (MoM) Average Interest Rate

Average Interest Rate (y-axis)
Month (x-axis)

Values shown: 0.0026, 0.0014, -0.0012, 0.0052, 0.0002, -0.0004, 0.0006, -0.0030, 0.0002, -0.0008, 0.0041

Months: February, March, April, May, June, July, August, September, October, November, December

Average Interest Rate by Home ownership

- 0.08696666... (15.33%)
- 0.123042957... (21.69%)
- 0.118023... (20.8%)
- 0.1204091... (21.22%)
- 0.1188637773... (20.95%)

home_ownership
- RENT
- OTHER
- OWN
- MORTGAGE
- NONE

Month To Date (MTD) Average Interest Rate

Month	Average Interest Rate
January	0.11
February	0.12
March	0.12
April	0.12
May	0.12
June	0.12
July	0.12
August	0.12
September	0.12
October	0.12
November	0.12
December	0.12
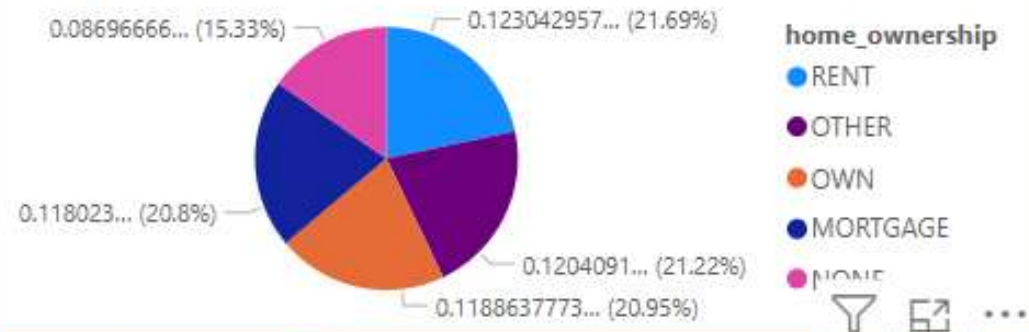
Average Interest Rate by Emp Length

Values: 0.12, 0.12, 0.12, 0.12

Average Interest Rate by Term

- 0.11... (42...)
- 0.148... (57.3...)
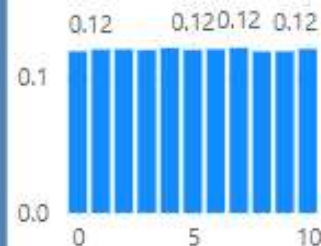
term
- 60 months
- 36 months
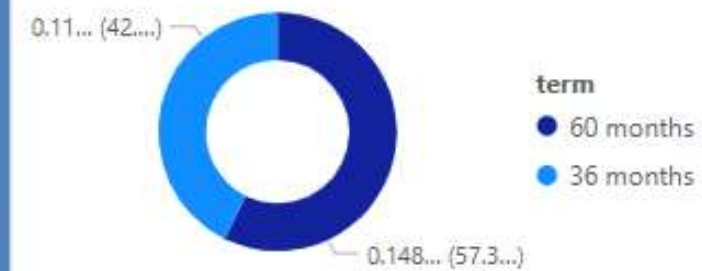
Average Interest Rate by purpose

Average Interest Rate (y-axis)

Values: 0.13, 0.13, 0.12, 0.12, 0.12, 0.12, 0.12, 0.12, 0.12, 0.11, 0.11, 0.11, 0.11, 0.11

purpose: small busin..., Debt consol..., house, wedding, other, credit card, educational, moving, medical, renewable..., home impr..., vacation, major purch..., car
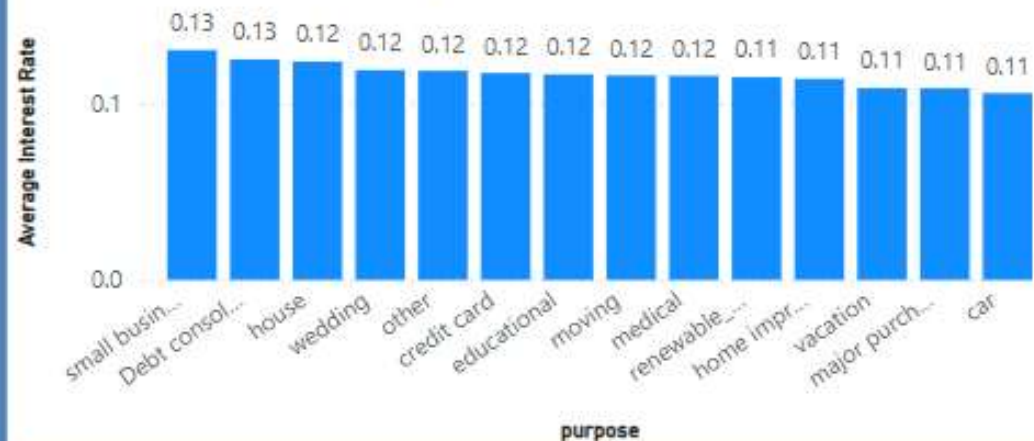
5. Average Debt-to-Income Ratio (DTI)

Month-over-Month (MoM) Average Debt to Income Ratio

Bar chart of Average DTI by Month:
- February: 0.0026
- March: 0.0014
- April: -0.0012
- May: 0.0052
- June: 0.0002
- July: -0.0004
- August: 0.0006
- September: -0.0030
- October: 0.0002
- November: -0.0008
- December: 0.0041

Average Debt to Income Ratio by Home ownership

Pie chart:
- 0.134987439... (21.46%)
- 0.1324020... (21.05%)
- 0.1317025758... (20.94%)
- 0.117466... (18.67%)
- 0.11251938... (17.89%)

home_ownership
- RENT
- OWN
- MORTGAGE
- NONE
- OTHER

Month To Date (MTD) Average Debt to Income Ratio

Month	Average Debt to Income Ratio
January	0.13
February	0.13
March	0.13
April	0.13
May	0.13
June	0.13
July	0.13
August	0.13
September	0.13
October	0.13
November	0.13
December	0.14
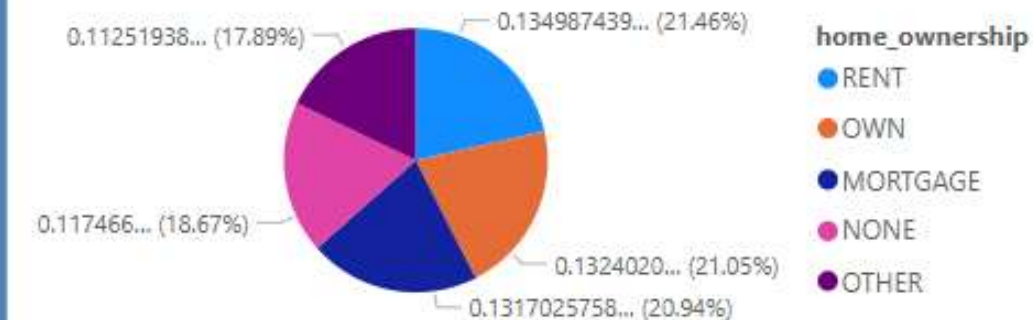
Average Debt to Income Ratio by Emp Length

Bar chart: 0.13, 0.13, 0.14, 0.14

Average Debt to Income Ratio by Term

Donut chart:
- 0.12... (4...)
- 0.14... (52...)
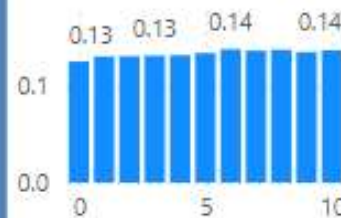
term
- 60 months
- 36 months
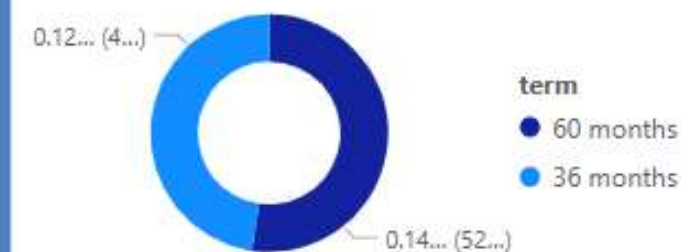
Average Debt to Income Ratio by purpose

Bar chart of Average DTI by purpose:
- credit card: 0.15
- Debt consoli...: 0.14
- other: 0.12
- wedding: 0.12
- medical: 0.12
- vacation: 0.12
- renewable_e...: 0.12
- moving: 0.12
- educational: 0.11
- car: 0.11
- small business: 0.11
- home impro...: 0.11
- major purch...: 0.11
- house: 0.11

Good Loans
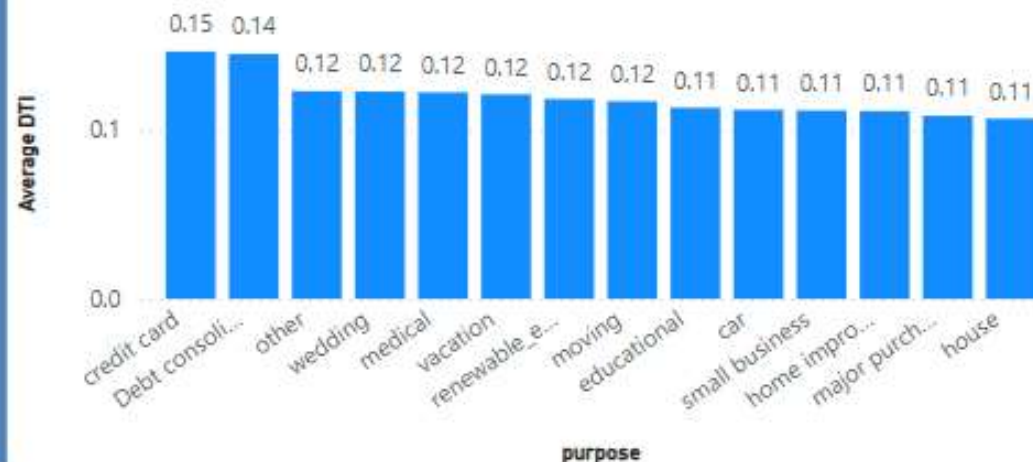
Bad Loans

Good Loans

32K
Total Loan Applications

351M
Total Funded Amount

412M
Total Amount Received

Total Loan Applications by loan_status

5K (14.23%)

32K (85.77%)

loan_status
- Fully Paid
- Charged Off
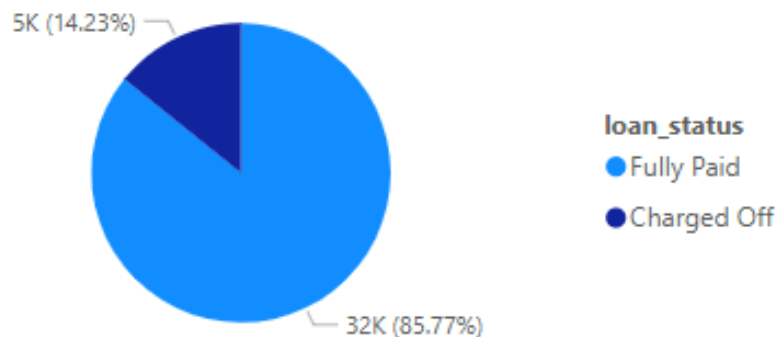
Bad Loans

5333
Total Loan Applications

66M
Total Funded Amount

37M
Total Amount Received

6. Key Performance Indicators

Good Loans

32K	**351M**
Total Loan Applications	Total Funded Amount
412M	**0.12**
Total Amount Received	Average Interest Rate
0.13	
Average Debt to Income_...	

Bad Loans

5333	**66M**
Total Loan Applications	Total Funded Amount
37M	**0.14**
Total Amount Received	Average Interest Rate
0.14	
Average Debt to Income_...	

7. Monthly Trends by Issue Date

Total Loan Applications by Month for Good Loans

Values: January 2.0K, February 2.0K, March 2.3K, April 2.4K, May 2.4K, June 2.6K, July 2.8K, August 2.9K, September 2.9K, October 3.1K, November 3.3K, December 3.5K
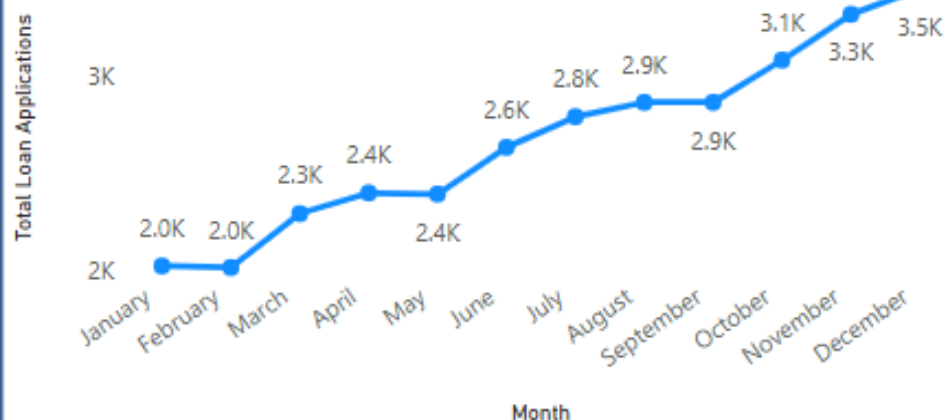
Total Loan Applications by Month for Bad Loans

Values: January 309, February 264, March 333, April 352, May 439, June 453, July 454, August 452, September 521, October 546, November 561, December 649
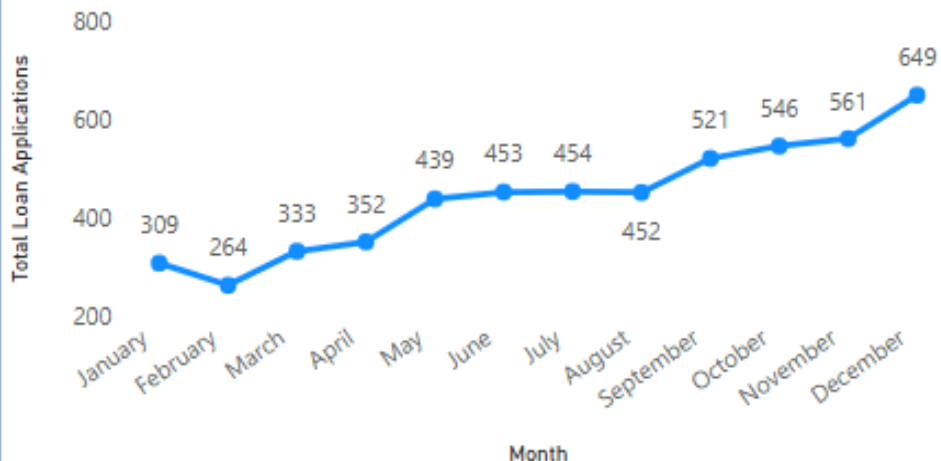
8. Regional Analysis by State

Total Loan Applications by address_state for Good Loans

address_state: CA, NY, TX, FL, NJ, PA, IL, VA, GA, OH, AZ, CO, CT, NC, MI
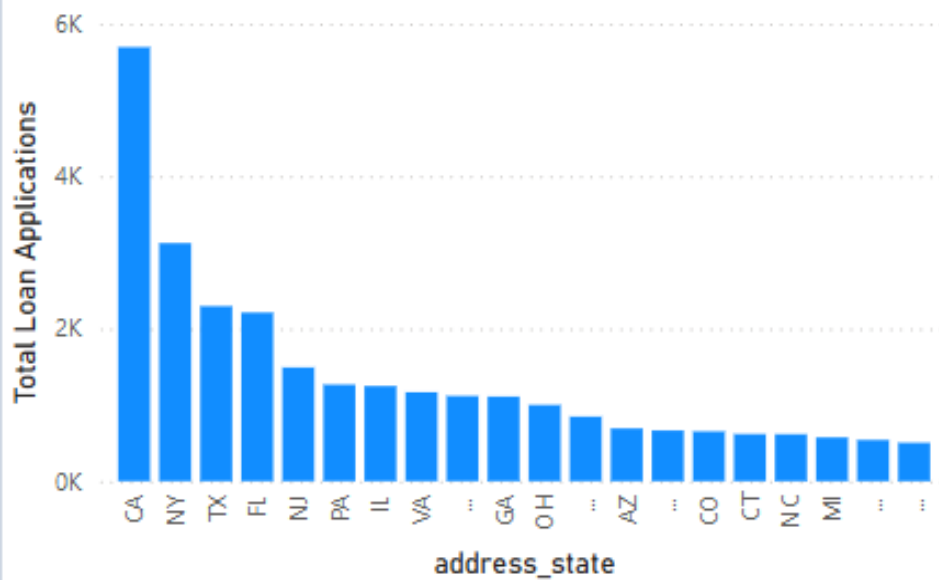
Total Loan Applications by address_state for Bad Loans

address_state: CA, FL, NY, TX, NJ, GA, IL, VA, PA, OH, AZ, NC, NV, MI, CO
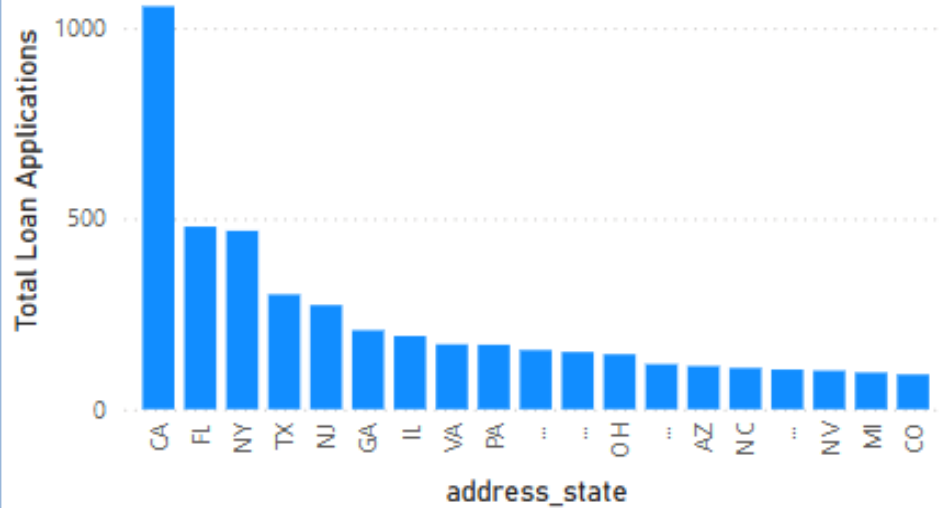
9. Loan Term Analysis

Total Loan Applications by term in Good Loans

7K (21.56%)
25K (78.44%)

term
- 36 months
- 60 months
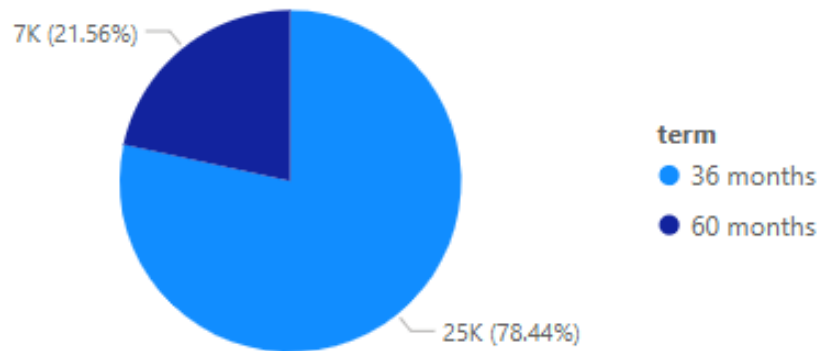
Total Loan Applications by term in Bad Loans

2K (43.32%)
3K (56.68%)

term
- 36 months
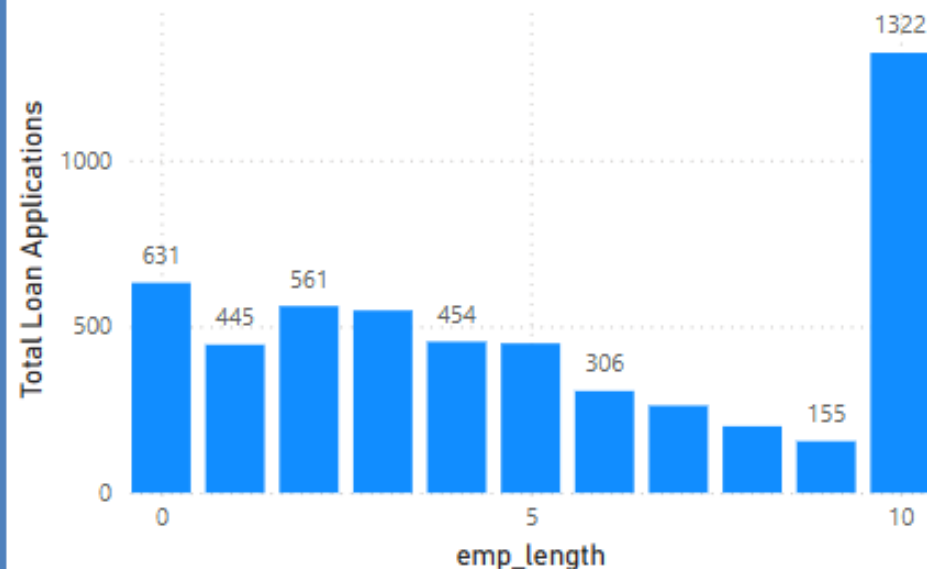- 60 months
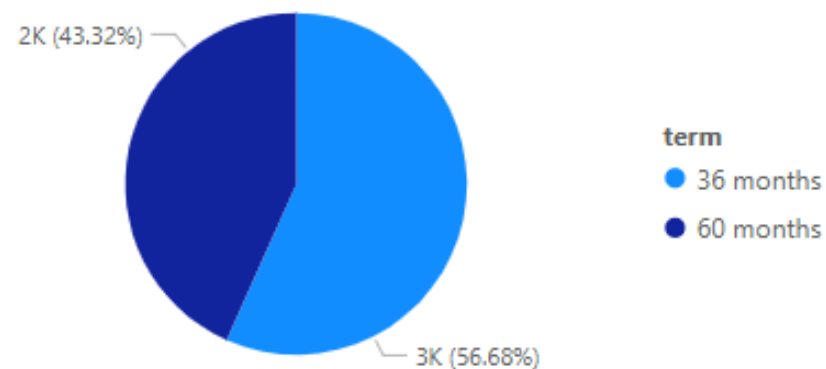
10. Employee Length Analysis
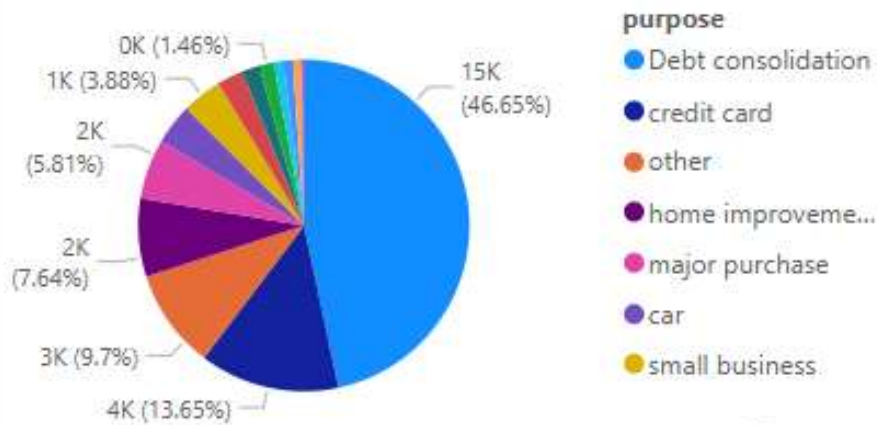
Total Loan Applications by emp_length in Good Loans
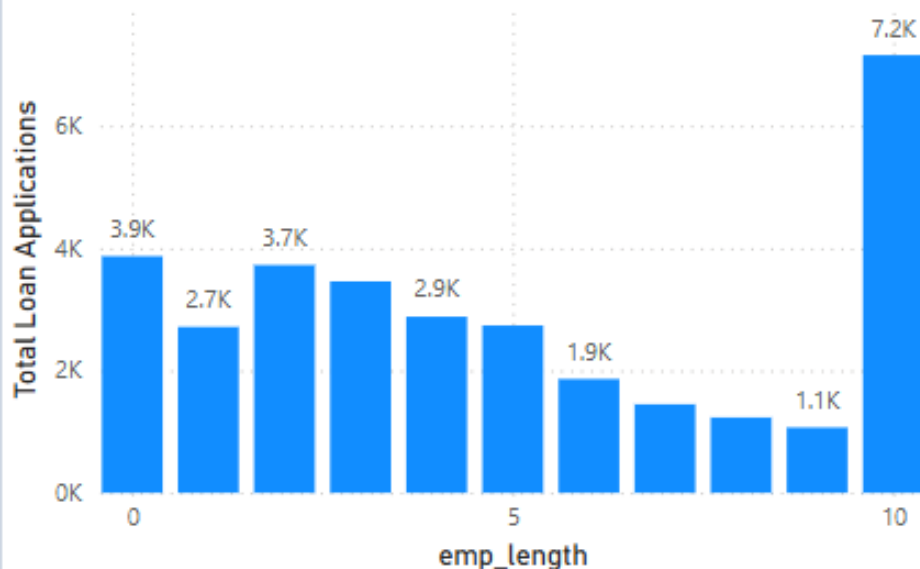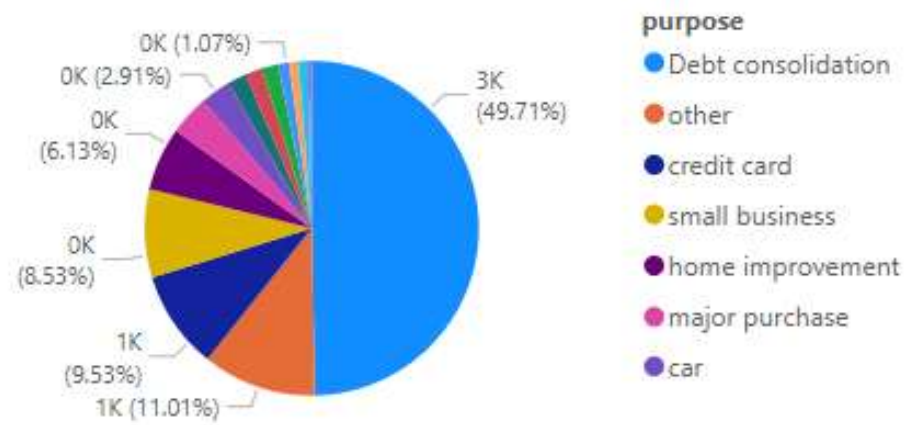

Total Loan Applications by emp_length in Bad Loans

11. Loan Purpose Breakdown

Total Loan Applications by purpose in Good Loans

0K (1.46%)
1K (3.88%)
2K (5.81%)
2K (7.64%)
3K (9.7%)
4K (13.65%)
15K (46.65%)

purpose
- Debt consolidation
- credit card
- other
- home improveme...
- major purchase
- car
- small business

Total Loan Applications by purpose in Bad Loans

0K (1.07%)
0K (2.91%)
0K (6.13%)
0K (8.53%)
1K (9.53%)
1K (11.01%)
3K (49.71%)

purpose
- Debt consolidation
- other
- credit card
- small business
- home improvement
- major purchase
- car

12. Home Ownership Analysis

Total Loan Applications by Home Ownership in Good Loans

2K (7.37%)
15K (47.73%)
14K (44.64%)

home_ownership
- RENT
- MORTGAGE
- OWN
- OTHER
- NONE
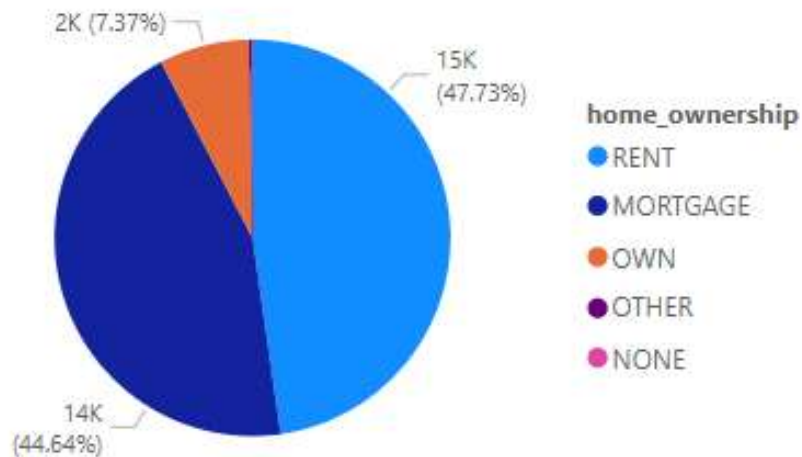
Total Loan Applications by Home Ownership in Bad Loans

0K (7.44%)
3K (50.38%)
2K (41.83%)

home_ownership
- RENT
- MORTGAGE
- OWN
- OTHER