



Bank Loan Analysis - Summary

Total Loan Applications

38.58K

MTD

4K

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% ↑

AVG Of Interest Rate

12.05%

MTD

12.4%

MoM

3.5% ↑

AVG Of DTI

13.33%

MTD

13.7%

MoM

2.7% ↑

Summary

Overview

Details

State

All

Purpose

All

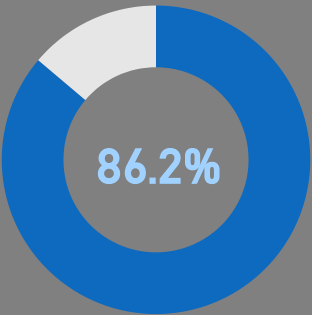
Grade

All

Loan Term

All

Good Loan Issued



Good Loan Applications

\$33.2K

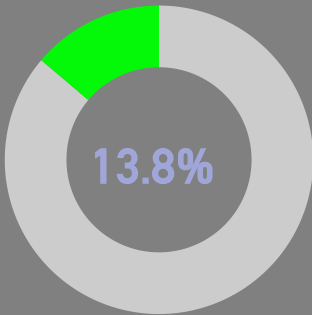
Good Loan Funded Amount

\$370.2M

Good Loan Amount Received

\$435.8M

Bad Loan Issued



Bad Loan Applications

\$5.3K

Bad Loan Funded Amount

\$65.5M

Bad Loan Amount Received

\$37.3M

Loan Status Analysis

Loan Status	Total Loan Applications	Total Funded Amount	Total Amount Received	MTD Funded Amount	MTD Amount Received	AVG_IR	AVG_DTI
Fully Paid	32145	\$351,358,350	\$411,586,256	\$41,302,025	\$47,815,851	11.64%	13.17%
Current	1098	\$18,866,500	\$24,199,914	\$3,946,625	\$4,934,318	15.10%	14.72%
Charged Off	5333	\$65,532,225	\$37,284,763	\$8,732,775	\$5,324,211	13.88%	14.00%
Grand Total	38576	\$435,757,075	\$473,070,933	\$53,981,425	\$58,074,380	12.05%	13.33%



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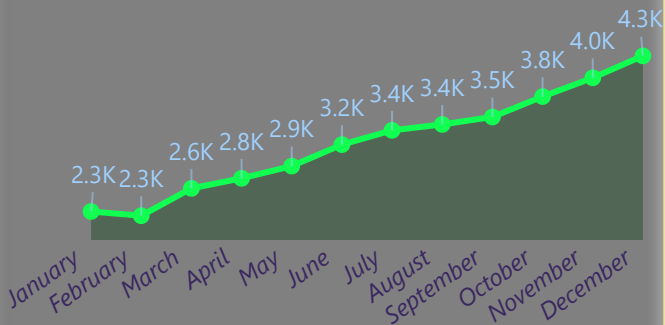
Grade

All

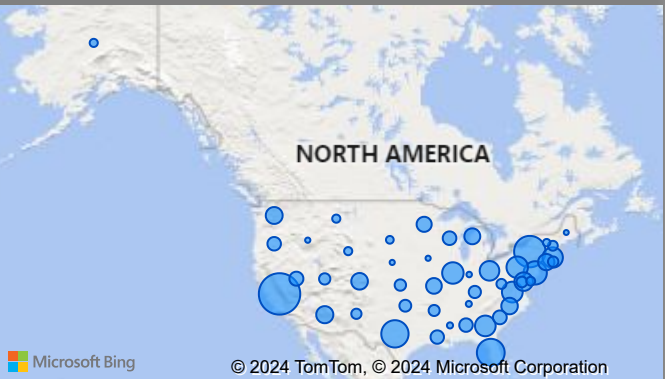
Loan Term

All

Total Loan Applications by Month

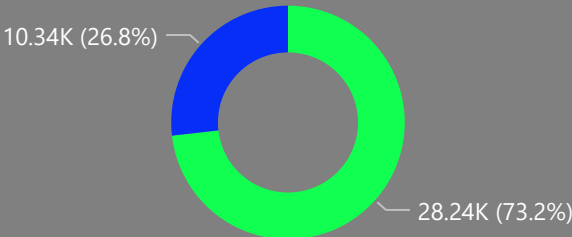


Total Loan Applications by State

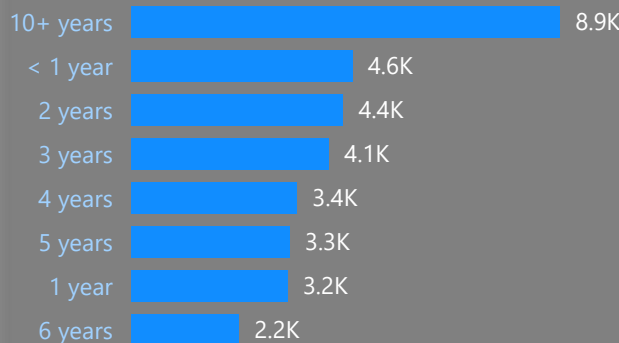


Total Loan Applications by Term

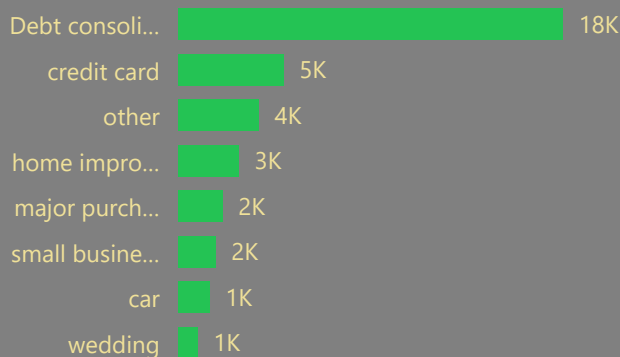
Term ● 36 months ● 60 months



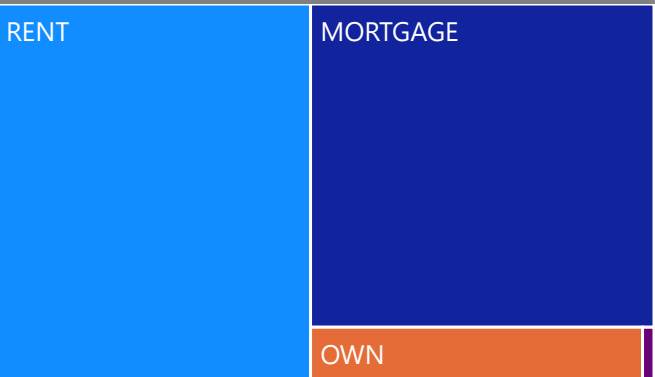
Total Loan Applications by Employee Length



Total Loan Applications by purpose



Total Loan Applications by home_ownership





Bank Loan Analysis - Details

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Summary

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State

All

Purpose

All

Grade

All

Loan Term

All

ID	Purpose	Home_ownership	Grade	Sub_grade	Issue_date	Loan_amount	Int_rate	Installment	Total_payment	Loan_status
54734	Debt consolidation	RENT	B	B4	Monday, August 09, 2021	\$25,000	11.89%	829.10	\$29,330	Fully Paid
55742	credit card	RENT	B	B5	Saturday, May 08, 2021	\$7,000	10.71%	228.22	\$8,216	Fully Paid
57245	Debt consolidation	OWN	C	C2	Wednesday, March 10, 2021	\$1,200	13.11%	40.50	\$1,458	Fully Paid
57416	Debt consolidation	RENT	C	C3	Tuesday, November 09, 2021	\$10,800	13.57%	366.86	\$13,208	Fully Paid
58915	Debt consolidation	RENT	B	B3	Thursday, April 08, 2021	\$7,500	10.08%	162.34	\$5,844	Fully Paid
59006	credit card	MORTGAGE	C	C5	Thursday, September 09, 2021	\$3,000	14.26%	102.92	\$3,705	Fully Paid
61390	credit card	MORTGAGE	A	A5	Wednesday, February 10, 2021	\$4,000	7.88%	125.13	\$4,452	Fully Paid
61419	Debt consolidation	RENT	D	D2	Wednesday, February 10, 2021	\$5,600	14.96%	194.02	\$6,475	Charged Off
62102	Debt consolidation	RENT	B	B1	Saturday, April 10, 2021	\$3,200	9.88%	103.08	\$3,414	Fully Paid
65426	car	MORTGAGE	B	B1	Monday, August 09, 2021	\$4,000	11.14%	131.22	\$2,755	Charged Off
65640	home improvement	MORTGAGE	C	C2	Saturday, May 08, 2021	\$5,000	11.34%	87.19	\$3,154	Fully Paid
66431	Debt consolidation	RENT	B	B5	Tuesday, February 09, 2021	\$2,525	12.21%	84.12	\$3,028	Fully Paid
66749	Debt consolidation	MORTGAGE	C	C4	Wednesday, December 08, 2021	\$10,625	13.47%	360.43	\$12,975	Fully Paid
66943	Debt consolidation	RENT	B	B4	Tuesday, August 10, 2021	\$2,800	11.49%	61.57	\$3,144	Fully Paid
66964	Debt consolidation	MORTGAGE	D	D3	Tuesday, June 08, 2021	\$7,500	13.24%	253.58	\$9,129	Fully Paid
67503	Debt consolidation	MORTGAGE	A	A4	Saturday, October 09, 2021	\$10,000	8.59%	316.11	\$11,280	Fully Paid
68163	small business	MORTGAGE	A	A3	Wednesday, February 10, 2021	\$3,000	7.14%	92.82	\$3,342	Fully Paid
68381	Debt consolidation	RENT	A	A5	Monday, March 08, 2021	\$6,625	8.63%	209.54	\$7,542	Fully Paid
68817	major purchase	MORTGAGE	C	C1	Monday, March 08, 2021	\$10,000	11.03%	327.53	\$11,709	Fully Paid
68926	moving	RENT	D	D2	Sunday, August 08, 2021	\$2,300	13.17%	77.69	\$2,797	Fully Paid
69001	credit card	MORTGAGE	A	A5	Thursday, September 09, 2021	\$15,000	8.94%	476.58	\$17,136	Fully Paid
69124	Debt consolidation	MORTGAGE	B	B4	Monday, March 08, 2021	\$18,000	10.39%	584.12	\$21,028	Fully Paid
69168	major purchase	RENT	E	E4	Thursday, April 08, 2021	\$5,000	15.12%	172.65	\$6,251	Fully Paid