

## Bank Loan Analysis

### Required Analysis:

- 1) Total Loan Application, Funded Amount, Received amount, Avg Interest rate, Avg Debt-to-income ratio.
- 2) Find with Good loan and Bad loan scenario.
- 3) Trends respective total loan application , total funded amount, total received amount.
- 4) Collect Database [here](#).



## BANK LOAN REPORT | SUMMARY

Total Loan Application

38.6K

MTD

4.3K

MOM

6.9%

Total Funded Amount

\$435.8M

MTD

\$54.0M

MOM

13.0%

Total Received Amount

\$473.1M

MTD

\$58.1M

MOM

15.8%

Avg Interest Rate

12.0%

MTD

12.4%

MOM

3.5%

Avg DTI

13.3%

MTD

13.7%

MOM

2.7%

Analysis

Summary

Overview

Detail

State

All

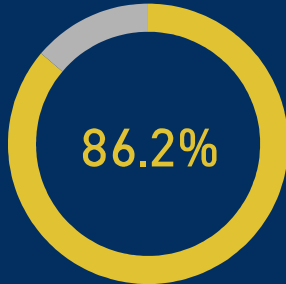
Grade

All

Purpose

All

### GOOD LOAN ISSUED



Good Loan Applications

33.2K

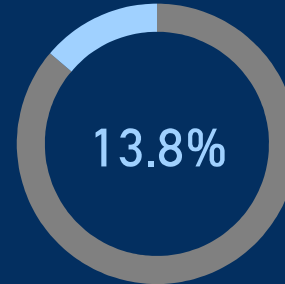
Good Loan Funded Amount

\$370.2M

Good Loan Received Amount

\$435.8M

### BAD LOAN ISSUED



Bad Loan Applications

5K

Bad Loan Funded Amount

66M

Bad Loan Received Amount

37M

### LOAN STATUS

Loan status	Total Loan Applications	Total Funded Amount	Total Received Amount	MTD Funded Amount	MTD Received Amount	Average Interest Rate	Average DTI
Fully Paid	32145	\$35,13,58,350	\$41,15,86,256	\$4,13,02,025	\$4,78,15,851	11.64%	13.17%
Current	1098	\$1,88,66,500	\$2,41,99,914	\$39,46,625	\$49,34,318	15.10%	14.72%
Charged Off	5333	\$6,55,32,225	\$3,72,84,763	\$87,32,775	\$53,24,211	13.88%	14.00%
Grand Total	38576	\$43,57,57,075	\$47,30,70,933	\$5,39,81,425	\$5,80,74,380	12.05%	13.33%



# BANK LOAN REPORT | OVERVIEW

- Analysis
- Summary
- Overview
- Detail

Select Measure

Total Loan Appli... ▾

State

All ▾

Grade

All ▾

Good Vs Bad Loan

All ▾

Total Loan Application

38.6K

MTD 4.3K MOM 6.9%

Total Funded Amount

\$435.8M

MTD \$54.0M MOM 13.0%

Total Received Amount

\$473.1M

MTD \$58.1M MOM 15.8%

Avg Interest Rate

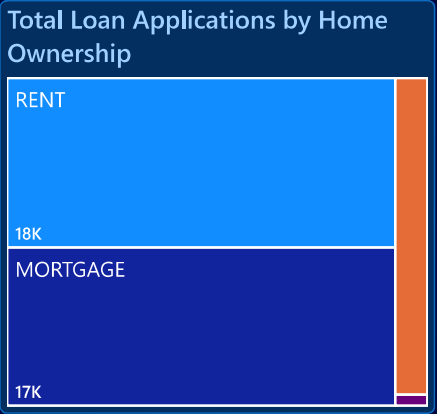
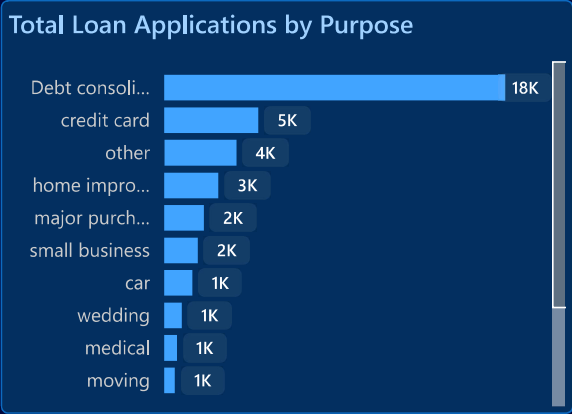
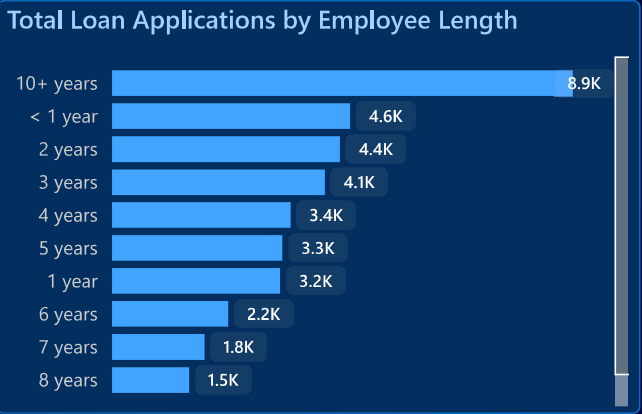
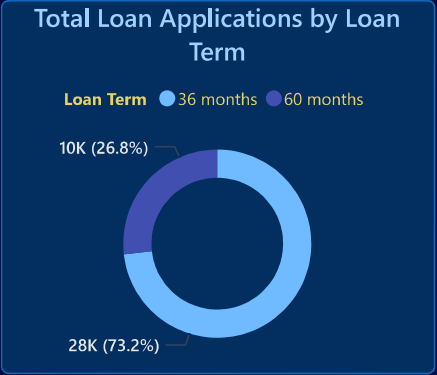
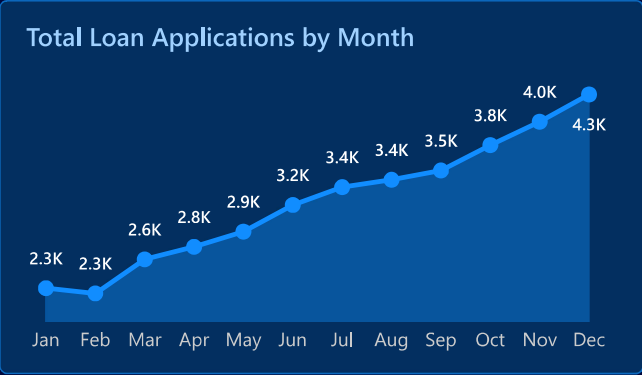
12.0%

MTD 12.4% MOM 3.5%

Avg DTI

13.3%

MTD 13.7% MOM 2.7%





## BANK LOAN REPORT | DETAIL

Total Loan Application

38.6K

MTD

4.3K

MOM

6.9%

Total Funded Amount

\$435.8M

MTD

\$54.0M

MOM

13.0%

Total Received Amount

\$473.1M

MTD

\$58.1M

MOM

15.8%

Avg Interest Rate

12.0%

MTD

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MOM

3.5%

Avg DTI

13.3%

MTD

13.7%

MOM

2.7%

Analysis

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State

All

Grade

All

Good Vs Bad Loan

All

ID	Purpose	Home Ownership	Grade	Sub Grade	Issue Date	Funded Amount	Interest Tate	Installment	Received Amount
989285	Debt consolidation	RENT	G	G1	11 October 2021	\$35,000	0.23	981.45	\$58,564
812976	Debt consolidation	MORTGAGE	G	G2	11 August 2021	\$35,000	0.22	976.24	\$58,480
972576	credit card	MORTGAGE	F	F5	11 October 2021	\$35,000	0.22	973.64	\$57,835
874599	Debt consolidation	MORTGAGE	G	G3	11 September 2021	\$35,000	0.23	983.66	\$56,849
768930	small business	MORTGAGE	F	F3	11 June 2021	\$35,000	0.21	946.68	\$56,663
674448	Debt consolidation	MORTGAGE	G	G2	11 February 2021	\$35,000	0.20	936.66	\$56,199
914211	Debt consolidation	MORTGAGE	F	F1	11 October 2021	\$35,000	0.21	944.71	\$55,907
772157	small business	RENT	G	G1	11 June 2021	\$35,000	0.22	968.86	\$55,769
1057770	Debt consolidation	MORTGAGE	E	E5	11 December 2021	\$35,000	0.20	933.14	\$55,139
833224	Debt consolidation	MORTGAGE	F	F2	11 August 2021	\$35,000	0.21	939.41	\$55,106
698163	home improvement	MORTGAGE	G	G2	11 March 2021	\$35,000	0.20	936.66	\$54,774
762870	Debt consolidation	OWN	E	E4	11 May 2021	\$35,000	0.19	913.52	\$54,746
768153	home improvement	MORTGAGE	F	F2	11 June 2021	\$35,000	0.21	939.41	\$54,715
1057239	Debt consolidation	RENT	E	E3	11 December 2021	\$35,000	0.19	916.03	\$54,427
1034299	credit card	MORTGAGE	E	E3	11 December 2021	\$35,000	0.19	916.03	\$54,287
1008529	Debt consolidation	MORTGAGE	E	E5	11 November 2021	\$35,000	0.20	933.14	\$54,182
733401	credit card	RENT	G	G4	11 April 2021	\$35,000	0.21	951.21	\$54,132