

BANK LOAN REPORT | SUMMARY



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STATE

All

PURPOSE

All

GRADE

All

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

12.0%

MTD 12.4% MOM 14.4%

Average DTI

13.3%

MTD 13.7% MOM 2.7%

GOOD LOAN ISSUED

33.2K

Good Loan Applications

86.2%

370.2M

Good Loan Funded Amount

435.8M

Good Loan Received Amount

BAD LOAN ISSUED

5333

Bad Loan Applications

13.8%

65.5M

Bad Loan Funded Amount

37.3M

Bad Loan Received Amount

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

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GOOD VS BAD LOAN

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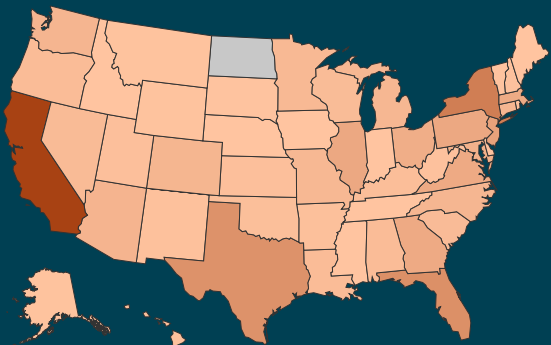
MOM

2.7%

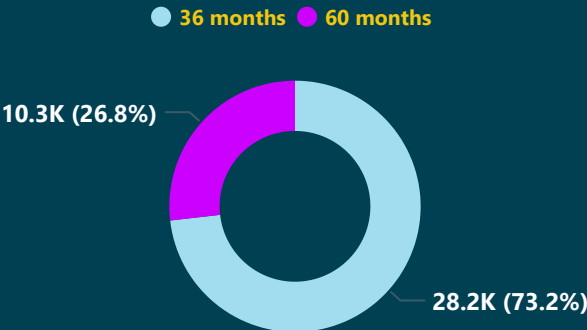
Total Loan Applications by Month



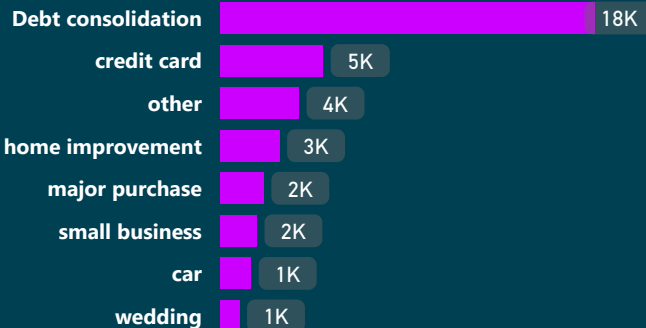
Total Loan Applications by State



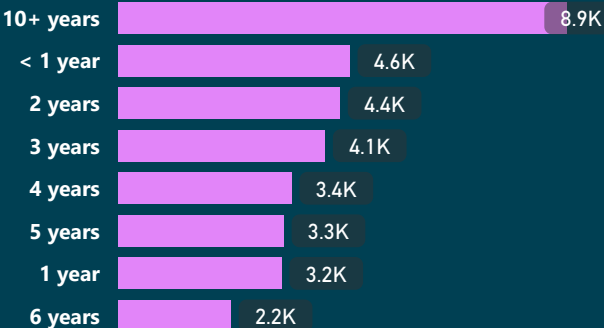
Total Loan Applications by term



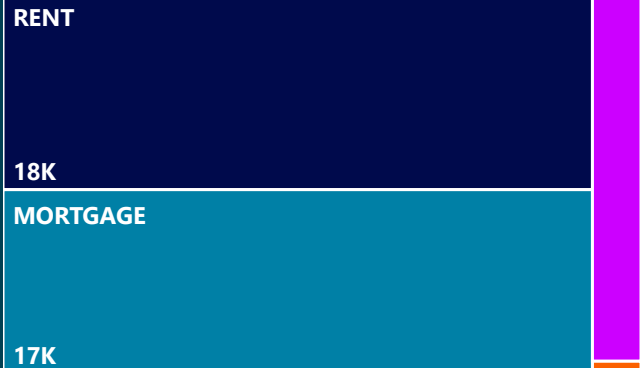
Total Loan Applications by purpose



Total Loan Applications by emp_length



Total Loan Applications by Home Ownership



BANK LOAN REPORT | DETAILS



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GOOD VS BAD LOAN

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id	purpose	home_ownership	grade	sub_grade	issue_date	Funded Amount	interest rate	Sum of installment	Amount Collected
54734	Debt consolidation	RENT	B	B4	9 August, 2021	\$25,000	0.12	829.10	\$29,330
55742	credit card	RENT	B	B5	8 May, 2021	\$7,000	0.11	228.22	\$8,216
57245	Debt consolidation	OWN	C	C2	10 March, 2021	\$1,200	0.13	40.50	\$1,458
57416	Debt consolidation	RENT	C	C3	9 November, 2021	\$10,800	0.14	366.86	\$13,208
58915	Debt consolidation	RENT	B	B3	8 April, 2021	\$7,500	0.10	162.34	\$5,844
59006	credit card	MORTGAGE	C	C5	9 September, 2021	\$3,000	0.14	102.92	\$3,705
61390	credit card	MORTGAGE	A	A5	10 February, 2021	\$4,000	0.08	125.13	\$4,452
61419	Debt consolidation	RENT	D	D2	10 February, 2021	\$5,600	0.15	194.02	\$6,475
62102	Debt consolidation	RENT	B	B1	10 April, 2021	\$3,200	0.10	103.08	\$3,414
65426	car	MORTGAGE	B	B1	9 August, 2021	\$4,000	0.11	131.22	\$2,755
65640	home improvement	MORTGAGE	C	C2	8 May, 2021	\$5,000	0.11	87.19	\$3,154
66431	Debt consolidation	RENT	B	B5	9 February, 2021	\$2,525	0.12	84.12	\$3,028
66749	Debt consolidation	MORTGAGE	C	C4	8 December, 2021	\$10,625	0.13	360.43	\$12,975
66943	Debt consolidation	RENT	B	B4	10 August, 2021	\$2,800	0.11	61.57	\$3,144
66964	Debt consolidation	MORTGAGE	D	D3	8 June, 2021	\$7,500	0.13	253.58	\$9,129
67503	Debt consolidation	MORTGAGE	A	A4	9 October, 2021	\$10,000	0.09	316.11	\$11,280
68163	small business	MORTGAGE	A	A3	10 February, 2021	\$3,000	0.07	92.82	\$3,342
68381	Debt consolidation	RENT	A	A5	8 March, 2021	\$6,625	0.09	209.54	\$7,542
68817	major purchase	MORTGAGE	C	C1	8 March, 2021	\$10,000	0.11	327.53	\$11,709