LOAN DEFAULT & OVERVIEW
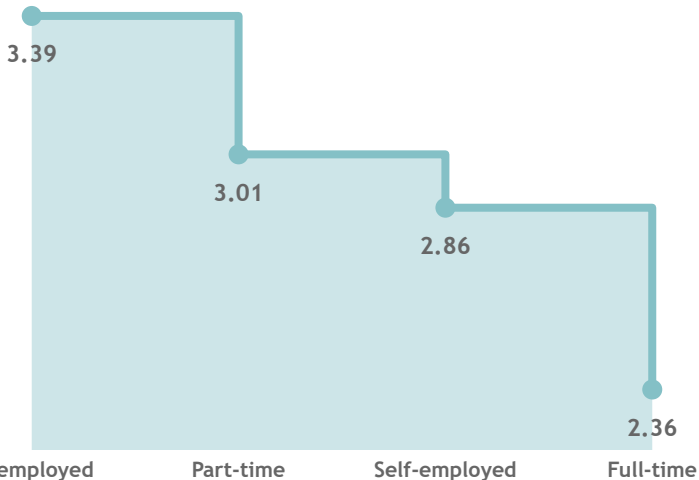
Loan Amount by Purpose
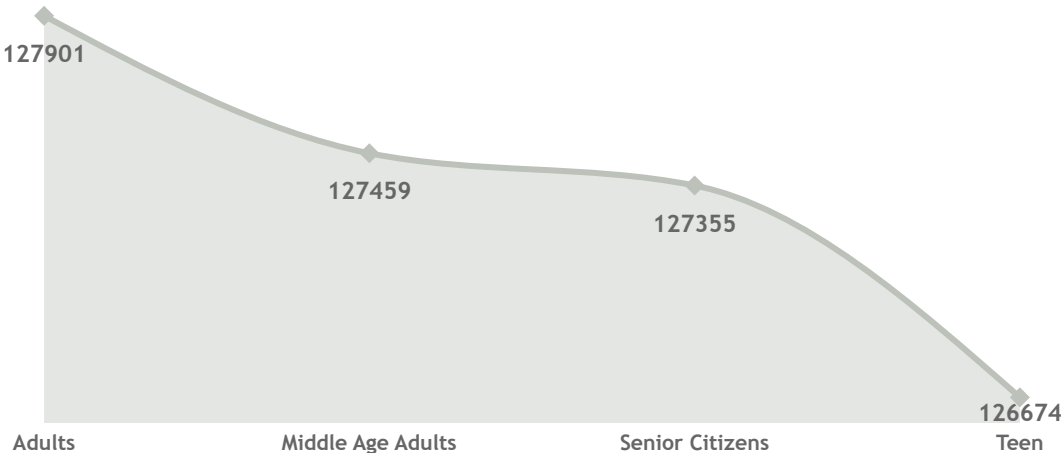
- 6545M — Home
- 6522M — Business
- 6511M — Education
- 6501M — Auto
- 6498M — Other

Income by Employment Type

- 82890 — Full-time
- 82447 — Self-employed
- 82389 — Part-time
- 82272 — Unemployed

Income by Employment Type
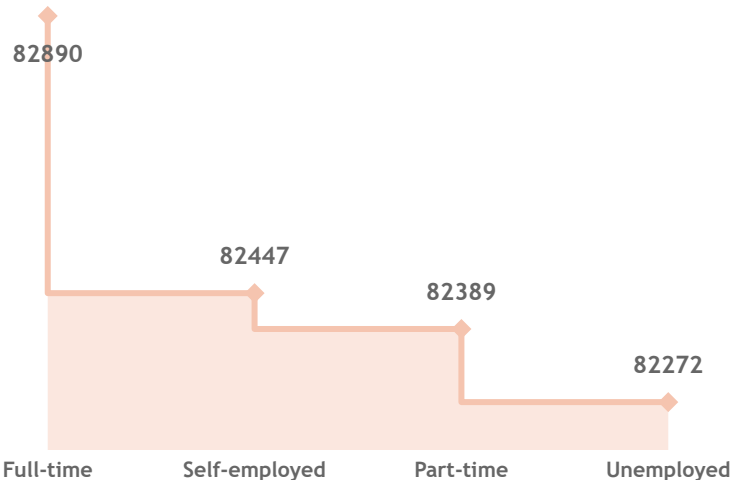
- 3.39 — Unemployed
- 3.01 — Part-time
- 2.86 — Self-employed
- 2.36 — Full-time

Average Loan Amount by Age Group

- 127901 — Adults
- 127459 — Middle Age Adults
- 127355 — Senior Citizens
- 126674 — Teen

Default Rate (%) by Year

- 2013 — 11.62
- 2014 — 11.50
- 2015 — 11.70
- 2016 — 11.75
- 2017 — 11.50
- 2018 — 11.60
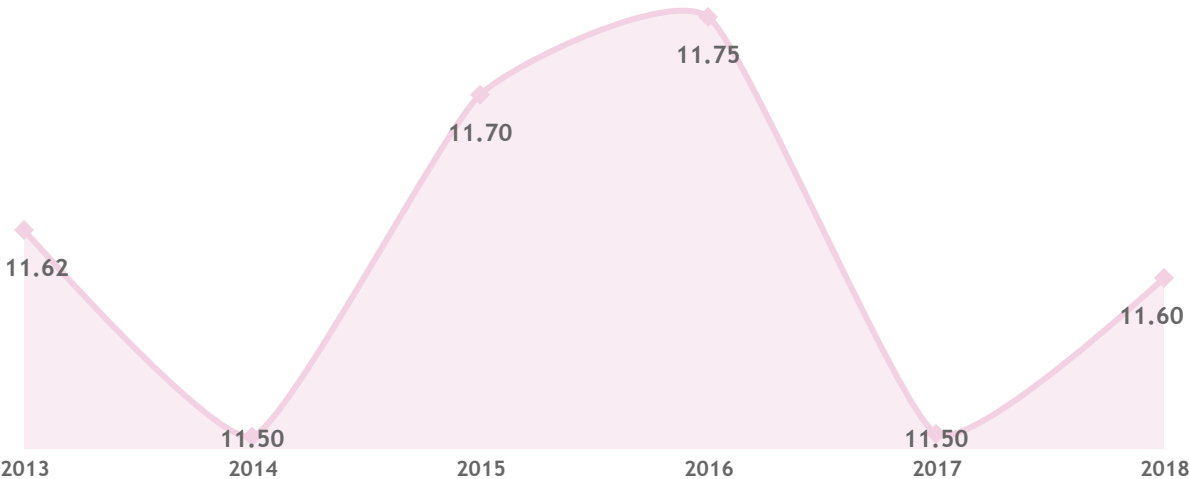
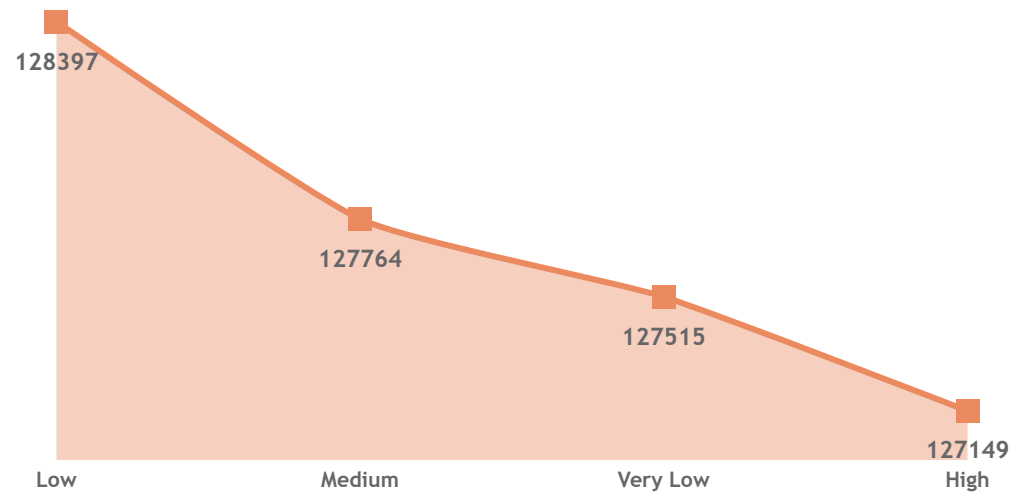# Applicant Demographics & Financial Profile

Median Loan Amount by Credit Score Category

- Low: 128397
- Medium: 127764
- Very Low: 127515
- High: 127149

Average Loan Amount (High Credit) by Age Groups and MaritalStatus

- Single 128.57K (8.43%)
- Divorced 127.65K (8.37%)
- Married 124.87K (8.19%)
- Married 128.35K (8.42%)
- Divorced 123.97K (8.13%)
- Single 128.13K (8.4%)
- Single 127.42K (8.35%)
- Divorced 128.12K (8.4%)
- Married 127.23K (8.34%)
- Married 126.74K (8.31%)
- Divorced 126.92K (8.32%)
- Single 127.14K (8.34%)

Age Groups
- Adults
- Middle Age Adults
- Senior Citizens
- Teen
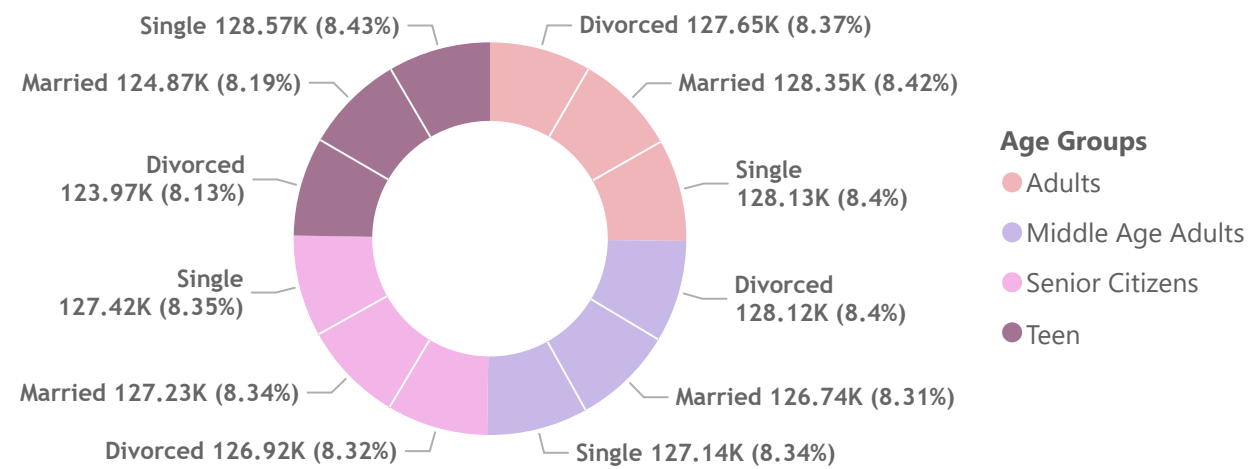
Total Loan (Adults) by credit score bins

- Medium: 4.6bn
- High: 4.5bn
- Very Low: 2.3bn
- Low: 1.1bn
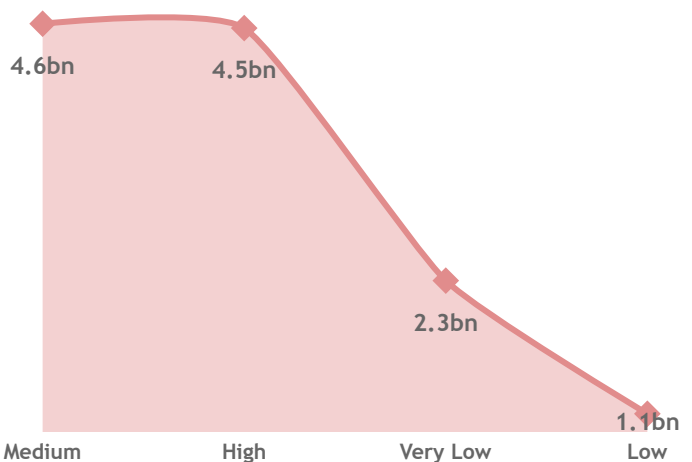
Loan (Middle Age Adults) by have mortgage/dependents

HasDependents ● False ● True

- True: 3.1bn (False), 3.1bn (True)
- False: 3.1bn (False), 3.1bn (True)
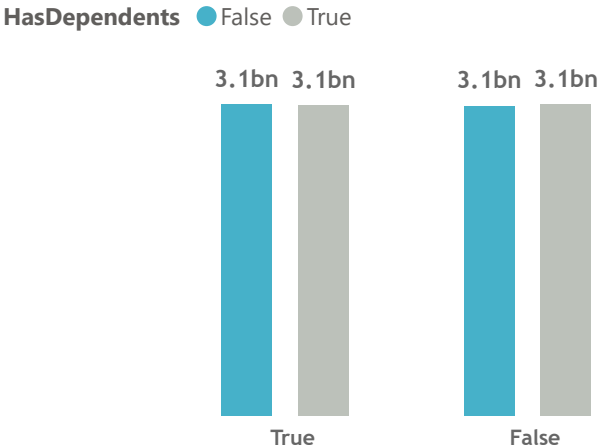
Number of Loans by Education Type

- Bachelor's: 64366
- High School: 63903
- Master's: 63541
- PhD: 63537
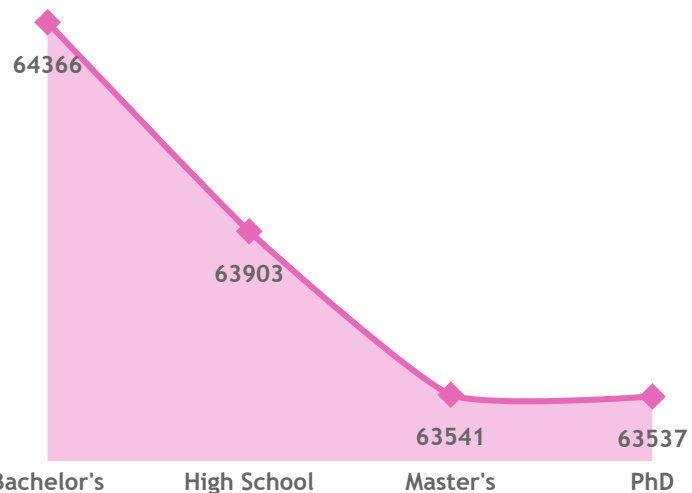
Financial Risk Metrics

YOY Loan Amount Change by Year

0.00000 — 2013
-1.53072 — 2014
1.30071 — 2015
-0.01029 — 2016
-1.08435 — 2017
1.72877 — 2018
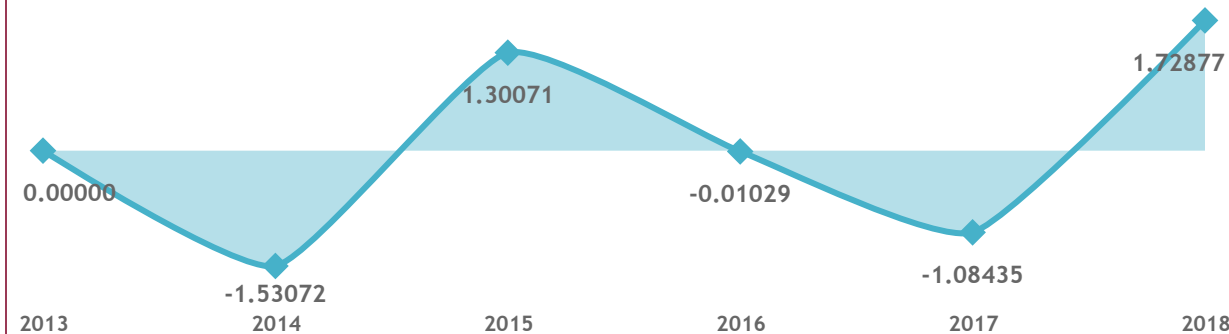
YOY Default Loans change by Year

0.0 — 2013
-2.6 — 2014
2.7 — 2015
0.8 — 2016
-2.8 — 2017
1.9 — 2018
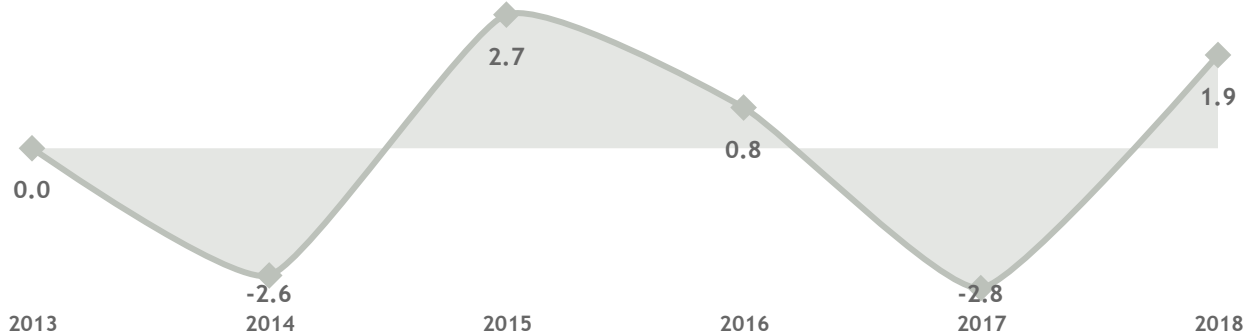
YTD Loan Amount by Credit Score Bins and MaritalStatus

Marital Status ● Divorced ● Married ● Single

Medium:
- 0.67bn
- 0.67bn
- 0.64bn

High:
- 0.67bn
- 0.66bn
- 0.65bn

Very Low:
- 0.36bn
- 0.33bn
- 0.32bn

Low:
- 0.17bn
- 0.17bn
- 0.17bn

Income Bracket / EmploymentType
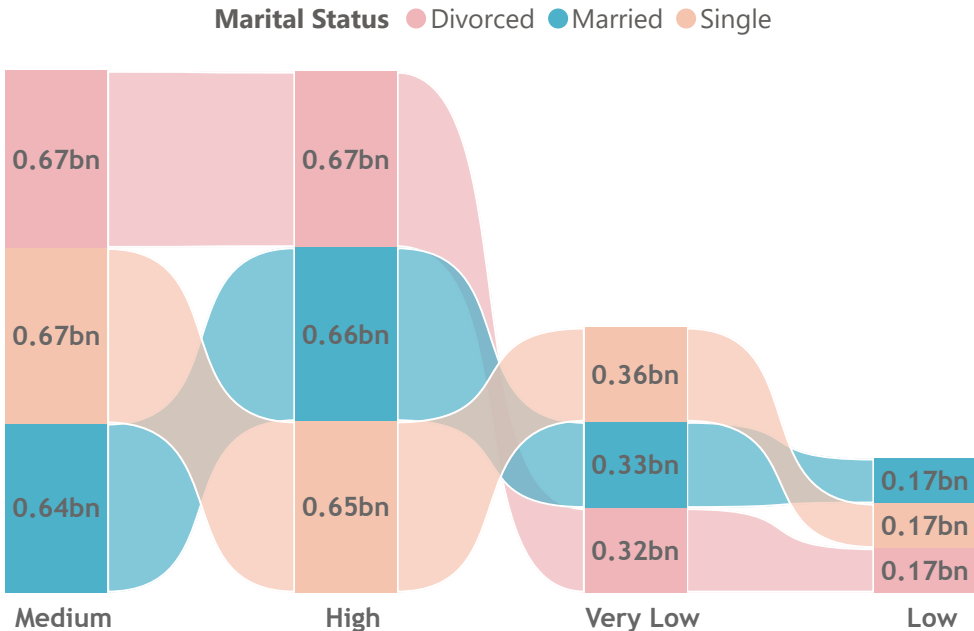
🔒 Income Bracket
High Income

🔒 EmploymentType

Sum of LoanAmount
32576880572

High Income
21731557581

Medium Income
7212815720

Low Income
3632507271

Full-time
5444261752

Part-time
5437836868

Self-employed
5427595051

Unemployed
5421863910