

# BANK LOAN REPORT | SUMMARY



## Summary

Overview

Details

State

All

Grade

All

Purpose

All

Bank Loan Applications

38.58K

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

3.5%

Average DTI

13.3%

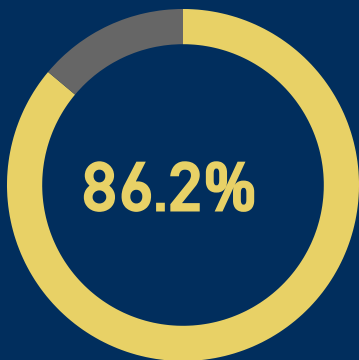
MTD

13.7%

MoM

2.7%

### GOOD LOAN ISSUED



Good Loan Applications

33K

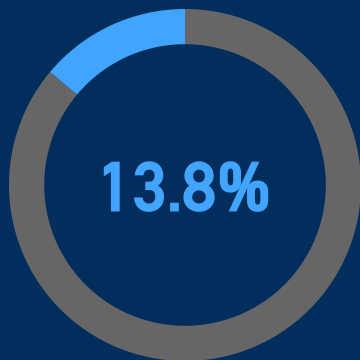
Good Loan Funded Amount

\$370.2M

Good Loan Received Amount

\$435.8M

### BAD LOAN ISSUED



Bad Loan Applications

5K

Bad Loan Funded Amount

\$65.5M

Bad Loan Received Amount

\$37.3M

### LOAN STATUS

Loan Status	Total Loan Applications	Total Funded Amount	Total Amount Received	MTD Funded Amount	MoM Total Amount Received	Avg Interest Rate	Avg DTI
Charged Off	5333	\$6,55,32,225	\$3,72,84,763	\$87,32,775	33.30%	13.88%	14.00%
Current	1098	\$1,88,66,500	\$2,41,99,914	\$39,46,625	32.73%	15.10%	14.72%
Fully Paid	32145	\$35,13,58,350	\$41,15,86,256	\$4,13,02,025	12.72%	11.64%	13.17%
Grand Total	38576	\$43,57,57,075	\$47,30,70,933	\$5,39,81,425	15.84%	12.05%	13.33%

# BANK LOAN REPORT | OVERVIEW



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Select Measure

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Good vs Bad Loan

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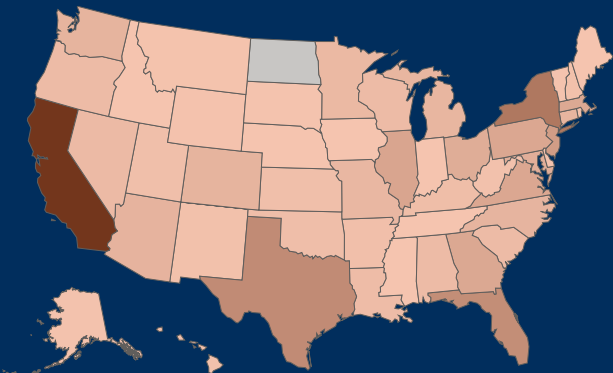
MoM

2.7%

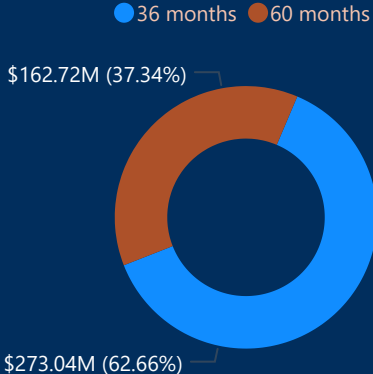
Total Funded Amount by Month



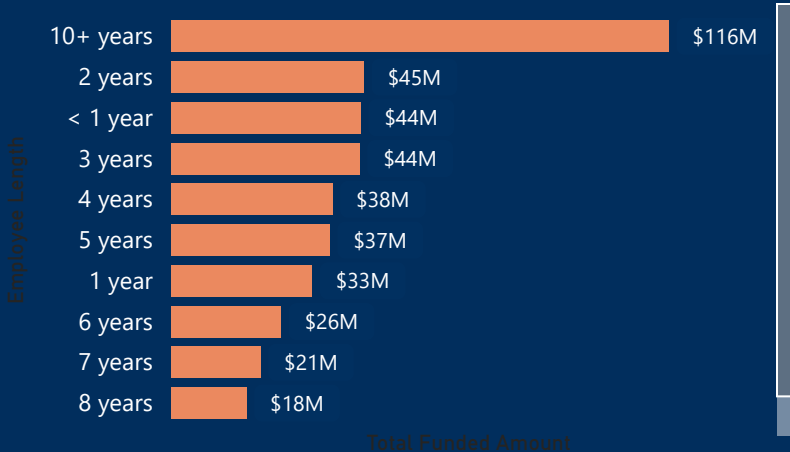
Total Funded Amount by State



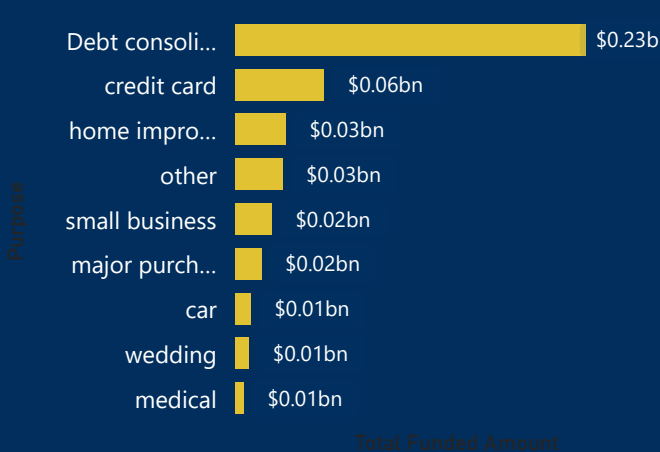
Total Funded Amount by term



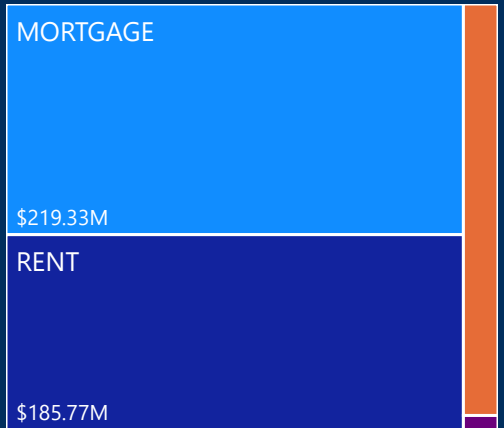
Total Funded Amount by Employee Length



Total Funded Amount by Purpose



Total Funded Amount by Home Ownership



# BANK LOAN REPORT | DETAILS



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MoM

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Good vs Bad Loan

All

id	Purpose	Home Ownership	Grade	Sub Grade	Issue Date	Funded Amount	Int Rate	Installment	Amount Received
1077501	credit card	RENT	B	B2	11 December 2021	\$5,000	10.65%	162.87	\$5,863
1077430	car	RENT	C	C4	11 February 2021	\$2,500	15.27%	59.83	\$1,009
1077175	small business	RENT	C	C5	11 December 2021	\$2,400	15.96%	84.33	\$3,006
1076863	other	RENT	C	C1	11 December 2021	\$10,000	13.49%	339.31	\$12,232
1075358	other	RENT	B	B5	11 December 2021	\$3,000	12.69%	67.79	\$3,513
1075269	wedding	RENT	A	A4	11 December 2021	\$5,000	7.90%	156.46	\$5,632
1072053	car	RENT	E	E1	01 January 2021	\$3,000	18.64%	109.43	\$3,939
1071795	small business	OWN	F	F2	11 December 2021	\$5,600	21.28%	152.39	\$646
1071570	other	RENT	B	B5	11 December 2021	\$5,375	12.69%	121.45	\$1,476
1070078	Debt consolidation	OWN	C	C3	11 December 2021	\$6,500	14.65%	153.45	\$7,678
1069971	major purchase	MORTGAGE	A	A1	11 December 2021	\$3,600	6.03%	109.57	\$3,785
1069908	Debt consolidation	OWN	B	B5	11 December 2021	\$12,000	12.69%	402.54	\$13,948
1069866	credit card	RENT	B	B1	11 December 2021	\$3,000	9.91%	96.68	\$3,480
1069799	Debt consolidation	MORTGAGE	B	B3	11 December 2021	\$4,000	11.71%	132.31	\$4,486
1069759	Debt consolidation	RENT	D	D1	11 December 2021	\$1,000	16.29%	35.31	\$1,271
1069742	Debt consolidation	RENT	A	A1	11 December 2021	\$9,200	6.03%	280.01	\$9,460
1069740	Debt consolidation	RENT	C	C4	11 December 2021	\$20,250	15.27%	484.63	\$27,679
1069710	credit card	OWN	B	B3	11 December 2021	\$10,000	11.71%	330.76	\$11,907
1069700	Debt consolidation	RENT	B	B3	11 December 2021	\$10,000	11.71%	330.76	\$11,541