

Comprehensive Bank Loan Analysis

Summary

Overview

Details

Total Loan Applications

33.6K

MTD
3.5K
MOM
1.4%

Total Funded Amount

\$376.9M

MTD
\$43.7M
MOM
6.2%

Total Received Amount

\$407.9M

MTD
\$46.6M
MOM
8.2%

Purpose

Multiple selections

Grade

All

Location

All

Average Interest Rate

12.1%

MTD
12.3%
MOM
2.6%

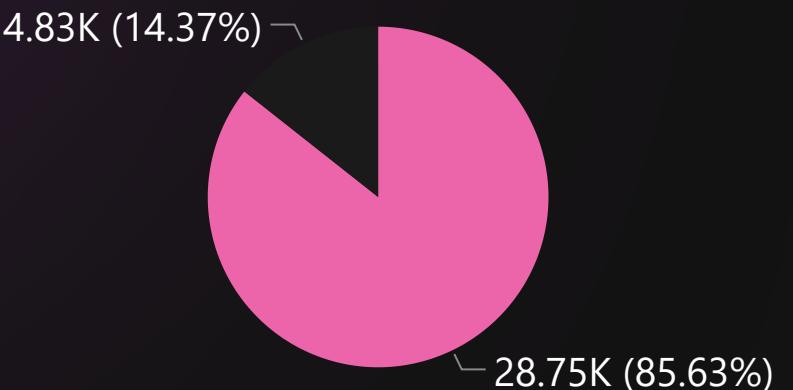
Average DTI

13.1%

MTD
13.4%
MOM
2.5%

loan_status	Total_Loan_Applications	Total_Funded_Amount	Total_Amount_Received
Current	997	\$1,69,15,850	\$2,16,79,830
Charged Off	4825	\$5,88,39,775	\$3,32,34,655
Fully Paid	27756	\$30,11,16,275	\$35,29,42,364
Total	33578	\$37,68,71,900	\$40,78,56,849

Good Loan



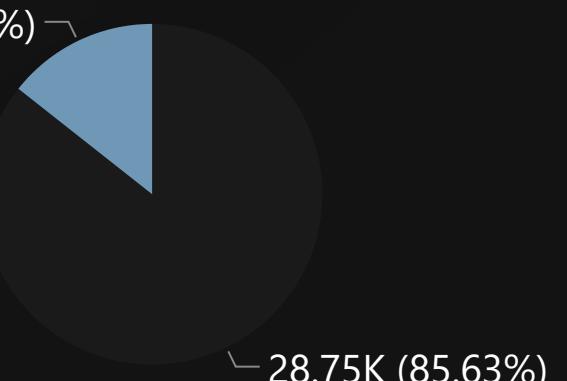
Good Loan Applications

28.8K

Good Loan Funded Amount

\$318.0M

Bad Loan



Bad Loan Applications

4.8K

Bad Loan Funded Amount

\$58.8M

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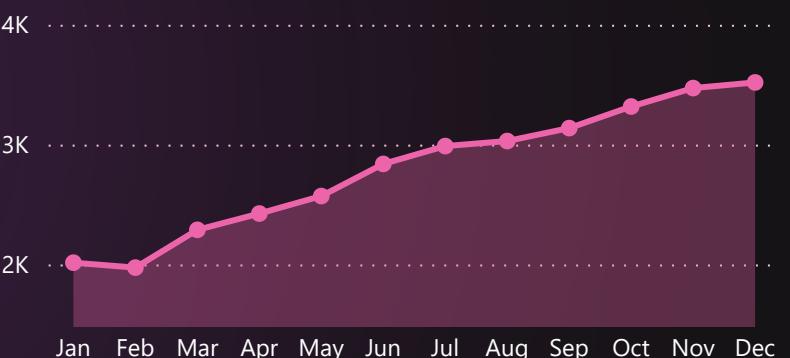
Average DTI

13.1%

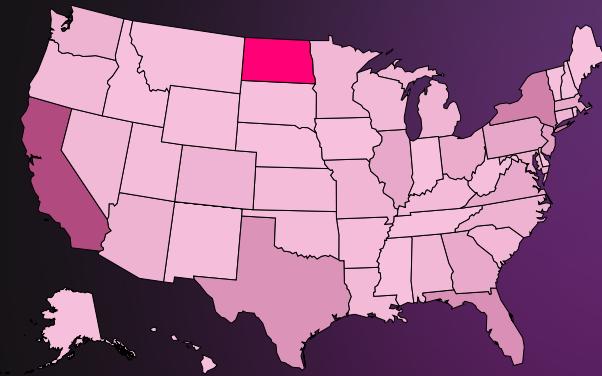
MTD
13.4%

MOM
2.5%

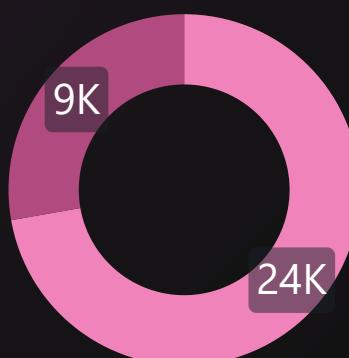
Total Loan Applications by Month



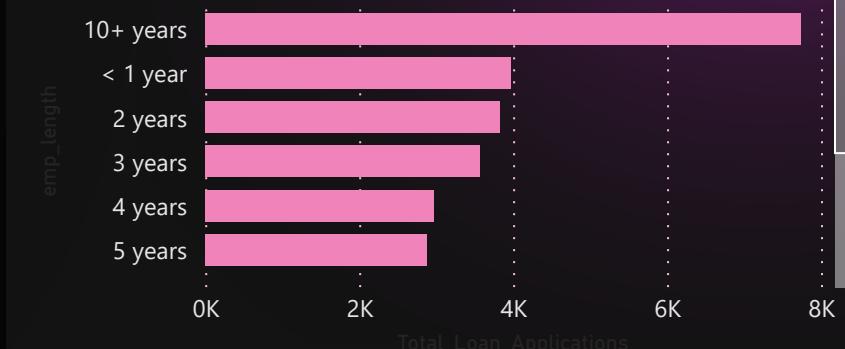
Total Loan Applications by State



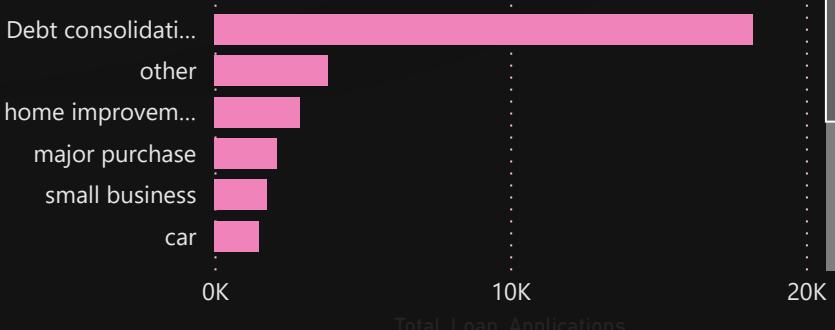
Total Loan Applications by Term



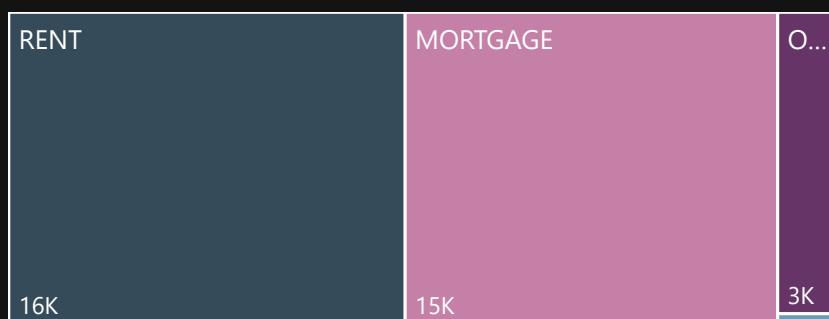
Total Loan Applications - Employee length



Total Loan Applications by Purpose



Total Loan Applications - Home Ownership



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2.6%

Average DTI

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MTD

13.4%

MOM

2.5%

id	purpose	home_ownership	grade	issue_date	Total_Funded_Amount
1068350	car	MORTGAGE	A	01 January 2021	\$3,500
1072053	car	RENT	E	01 January 2021	\$3,000
1069243	car	RENT	C	05 January 2021	\$12,000
178977	small business	MORTGAGE	B	08 January 2021	\$25,000
190846	home improvement	RENT	E	08 January 2021	\$25,000
191730	Debt consolidation	RENT	E	08 January 2021	\$20,000
192299	other	RENT	D	08 January 2021	\$16,000
192311	Debt consolidation	RENT	B	08 January 2021	\$10,000
192616	Debt consolidation	MORTGAGE	B	08 January 2021	\$12,000
193452	small business	RENT	A	08 January 2021	\$10,000
193586	major purchase	RENT	C	08 January 2021	\$9,000
193630	Debt consolidation	RENT	A	08 January 2021	\$4,000
194565	Debt consolidation	RENT	B	08 January 2021	\$12,000
194762	Debt consolidation	RENT	E	08 January 2021	\$15,450
195618	other	MORTGAGE	D	08 January 2021	\$6,000
195655	Debt consolidation	OWN	B	08 January 2021	\$18,000
196027	Debt consolidation	RENT	B	08 January 2021	\$3,000
196148	Debt consolidation	RENT	B	08 January 2021	\$15,000
196380	car	RENT	A	08 January 2021	\$11,000
196428	other	RENT	C	08 January 2021	\$4,725
196521	home improvement	RENT	B	08 January 2021	\$20,000
196559	other	MORTGAGE	A	08 January 2021	\$3,000
196574	Debt consolidation	RENT	B	08 January 2021	\$9,500
196863	Debt consolidation	RENT	C	08 January 2021	\$4,350
197019	other	MORTGAGE	B	08 January 2021	\$2,750
197225	other	RENT	B	08 January 2021	\$12,000
197360	Debt consolidation	RENT	C	08 January 2021	\$6,000
197959	small business	OWN	B	08 January 2021	\$15,000
198285	Debt consolidation	RENT	B	08 January 2021	\$7,850
198952	other	MORTGAGE	A	08 January 2021	\$2,500
199055	other	OWN	B	08 January 2021	\$3,000
199575	home improvement	MORTGAGE	A	08 January 2021	\$4,000
199889	Debt consolidation	RENT	D	08 January 2021	\$2,000
200256	Debt consolidation	RENT	D	08 January 2021	\$12,000
200805	small business	RENT	E	08 January 2021	\$5,000
200886	educational	RENT	A	08 January 2021	\$9,325