

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 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%

Summary

Overview

Details

State

All

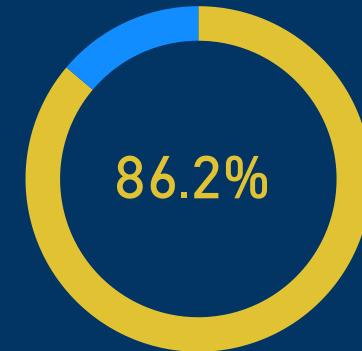
Grade

All

Purpose

All

GOOD LOAN ISSUED



Good_Loan_Application

33K

Good_Loan_Funded_Amount

\$370.2M

Good_Loan_Received_Amount

\$435.8M

BAD LOAN ISSUED



Bad_Loan_Application

5K

Bad_Loan_Funded_Amount

66M

Bad_Loan_Received_Amount

37M

Loan Status

| loan_status | Total_loan_Applications | Total_Funded_Amount | Total_Amount_Received | MTD_Funded_Amount | MTD_Total_Amount_Received | Average_interest_rate | Average_dtis |
|-------------------|-------------------------|---------------------|-----------------------|-------------------|---------------------------|-----------------------|--------------|
| Fully Paid | | | | | | | |
| 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% |

BANK LOAN REPORT | OVERVIEW



Total loan Application

33.2K

MTD

3.7K

MoM

5.5%

Total Funded Amount

\$370.2M

MTD
\$45.2M

MoM
12.4%

Total Amount Received

\$435.8M

MTD
\$52.8M

MoM
14.3%

Average Interest Rate

11.8%

MTD
12.0%

MoM
4.0%

Average DTI

13.2%

MTD
13.5%

MoM
2.3%

Summary

Overview

Details

Select Measure

Total_loan_Application

State

All

Grade

All

Good Vs Bad Loan

Good Loan

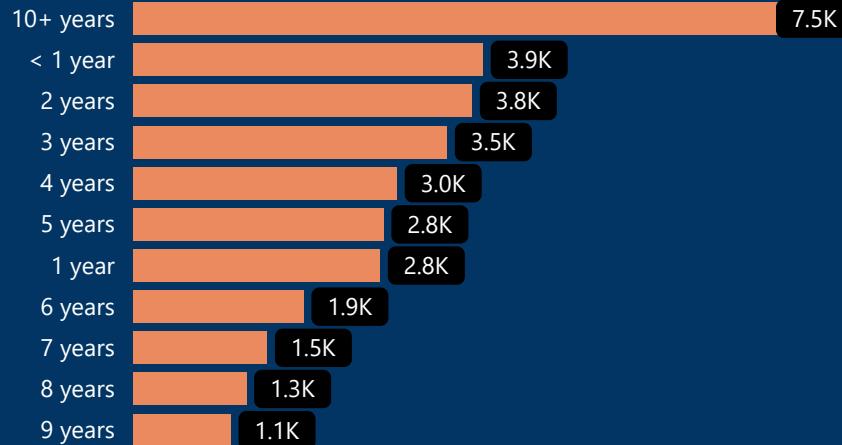
Total_loan_Applications by Month



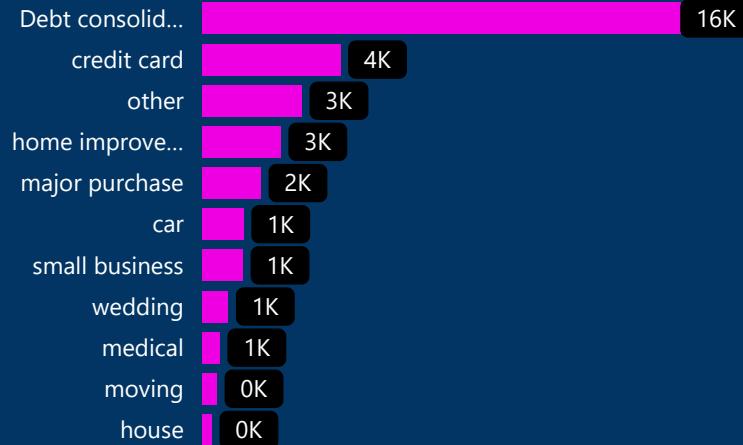
Total_loan_Applications by Term



Total_loan_Applications by Employee_length



Total_loan_Applications by Purpose



Total_loan_Applications by Home_ownership



BANK LOAN REPORT | DETAILS



| Total loan Application | Total Funded Amount | Total Amount Received | Average Interest Rate | Average DTI |
|------------------------|---------------------|-----------------------|-----------------------|-------------|
| 33.2K | \$370.2M | \$435.8M | 11.8% | 13.2% |
| MTD | MoM | MTD | MoM | MTD |
| 3.7K | 5.5% | \$45.2M | 12.4% | \$52.8M |

Summary

Overview

Details

Select Measure

Total_Amount_Recei... ▾

State

All 

Grade

All >

Good Vs Bad Loan

Good Loan

| id | purpose | grade | sub_grade | issue_date | Funded_Amount | int_rate | Installment | Amount_Received |
|--------------|--------------------|--------------|------------------|----------------------|----------------------|----------------------|--------------------|------------------------|
| 54734 | Debt consolidation | B | B4 | 09 August 2021 | \$25,000 | 0.12 | 829.10 | \$29,330 |
| 55742 | credit card | B | B5 | 08 May 2021 | \$7,000 | 0.11 | 228.22 | \$8,216 |
| 57245 | Debt consolidation | C | C2 | 10 March 2021 | \$1,200 | 0.13 | 40.50 | \$1,458 |
| 57416 | Debt consolidation | C | C3 | 09 November 2021 | \$10,800 | 0.14 | 366.86 | \$13,208 |
| 58915 | Debt consolidation | B | B3 | 08 April 2021 | \$7,500 | 0.10 | 162.34 | \$5,844 |
| 59006 | credit card | C | C5 | 09 September 2021 | \$3,000 | 0.14 | 102.92 | \$3,705 |
| 61390 | credit card | A | A5 | 10 February 2021 | \$4,000 | 0.08 | 125.13 | \$4,452 |
| 62102 | Debt consolidation | B | B1 | 10 April 2021 | \$3,200 | 0.10 | 103.08 | \$3,414 |
| 65640 | home improvement | C | C2 | 08 May 2021 | \$5,000 | 0.11 | 87.19 | \$3,154 |
| 66431 | Debt consolidation | B | B5 | 09 February 2021 | \$2,525 | 0.12 | 84.12 | \$3,028 |
| 66749 | Debt consolidation | C | C4 | 08 December 2021 | \$10,625 | 0.13 | 360.43 | \$12,975 |
| 66943 | Debt consolidation | B | B4 | 10 August 2021 | \$2,800 | 0.11 | 61.57 | \$3,144 |
| 66964 | Debt consolidation | D | D3 | 08 June 2021 | \$7,500 | 0.13 | 253.58 | \$9,129 |
| 67503 | Debt consolidation | A | A4 | 09 October 2021 | \$10,000 | 0.09 | 316.11 | \$11,280 |
| 68163 | small business | A | A3 | 10 February 2021 | \$3,000 | 0.07 | 92.82 | \$3,342 |
| 68381 | Debt consolidation | A | A5 | 08 March 2021 | \$6,625 | 0.09 | 209.54 | \$7,542 |
| 68817 | major purchase | C | C1 | 08 March 2021 | \$10,000 | 0.11 | 327.53 | \$11,709 |
| 68926 | moving | D | D2 | 08 August 2021 | \$2,300 | 0.13 | 77.69 | \$2,797 |
| Total | | | | \$370,224,850 | 3,907.81 | 10,791,696.27 | | \$435,786,170 |