



# BANK CUSTOMER LOAN ANALYSIS

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## YEAR

- ☐ 2007
- ☐ 2008
- ☐ 2009
- ☐ 2010
- ☐ 2011

## INCOME GROUP

- ☐ Average Income
- ☐ Higher Income
- ☐ Lower Income

## LOAN STATUS

- ☐ Charged Off
- ☐ Current
- ☐ Fully Paid

## GRADE

- ☐ A
- ☐ B
- ☐ C
- ☐ D
- ☐ E

## LOAN AMOUNT

446M

## PAYMENT RECEIVED

482.70M

## INTEREST RECEIVED

89.91M

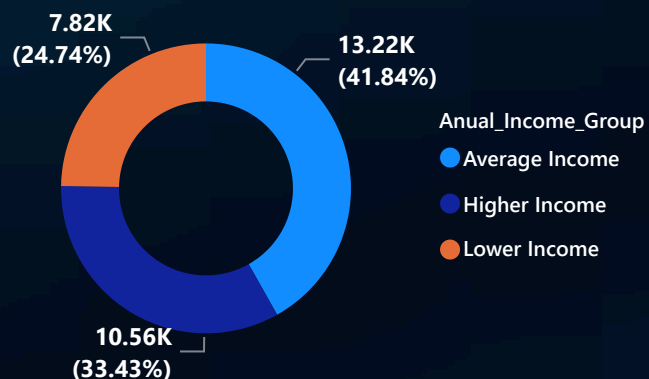
## PRINCIPAL RECEIVED

388.96M

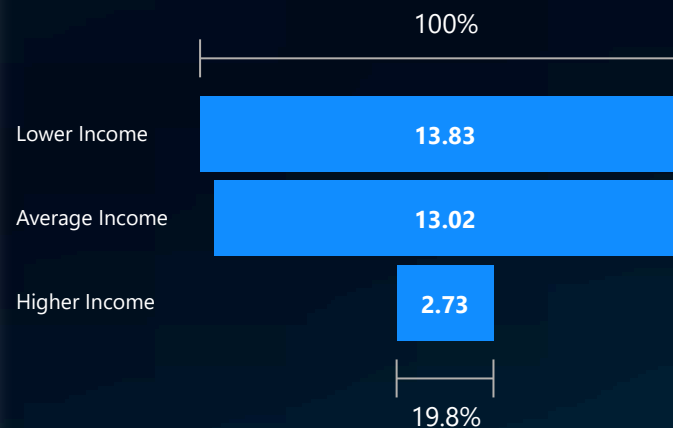
## MAX DTI RATIO

29.99

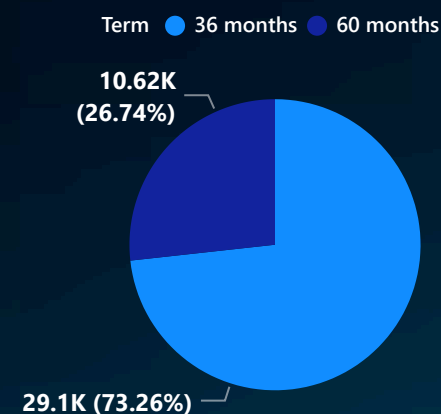
## Loan Amount By Income



## DTI Ratio Distribution



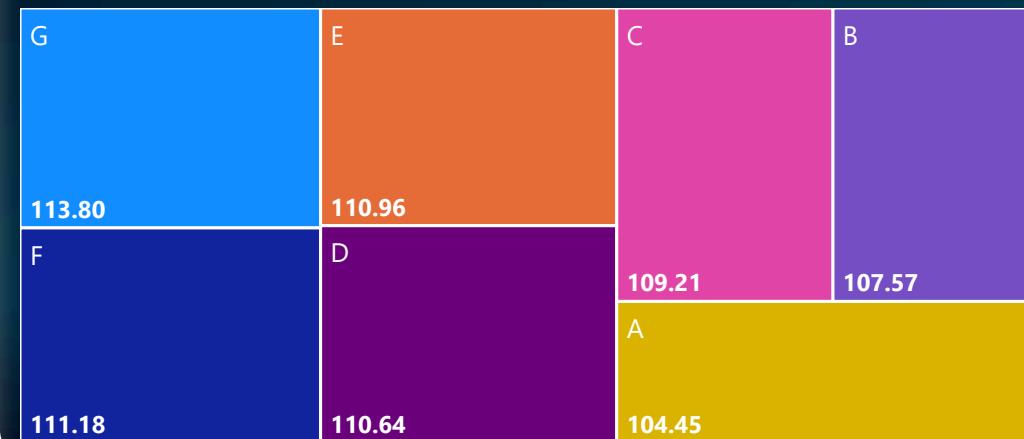
## Loan Term Distribution



## Loan Default Rate By Year



## Repayment Rate By Grade





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YEAR

☐ 2007

☐ 2008

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☐ 2011

INCOME GROUP

☐ Average Income

☐ Higher Income

☐ Lower Income

LOAN STATUS

☐ Charged Off

☐ Current

☐ Fully Paid

GRADE

☐ A

☐ B

☐ C

☐ D

☐ E

REPAYMENT RATE

108.33

LOAN DEFAULT RATE

14.17

TOTAL RECOVERY FEES

492.73K

REVOL BALANCE

532M

TOTAL LATE FEE RECOVERED

54.13K

