



# BANK LOAN REPORT | SUMMARY

## STATE

All

▼

## GRADE

All

▼

## PURPOSE

All

▼

Total Loan Applications

38.6K

MTD

4.31K

MoM

6.9%

Total Funded Amount

\$435.8M

MTD

\$54.0M

MoM

13.04%

Total Amount Received

\$473.1M

MTD

\$58.1M

MoM

15.84%

Average Interest Rate

12.0%

MTD

12.4%

MoM

3.47%

Average DTI

13.3%

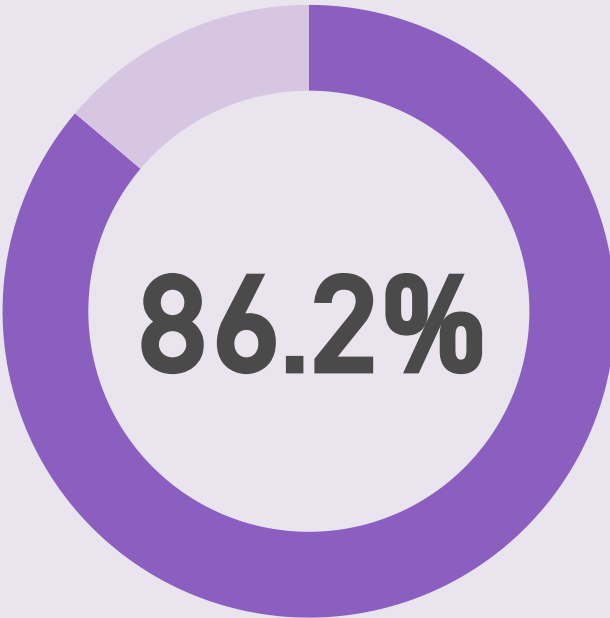
MTD

13.7%

MoM

2.73%

GOOD LOAN ISSUED



86.2%

Good Loan Applications

33K

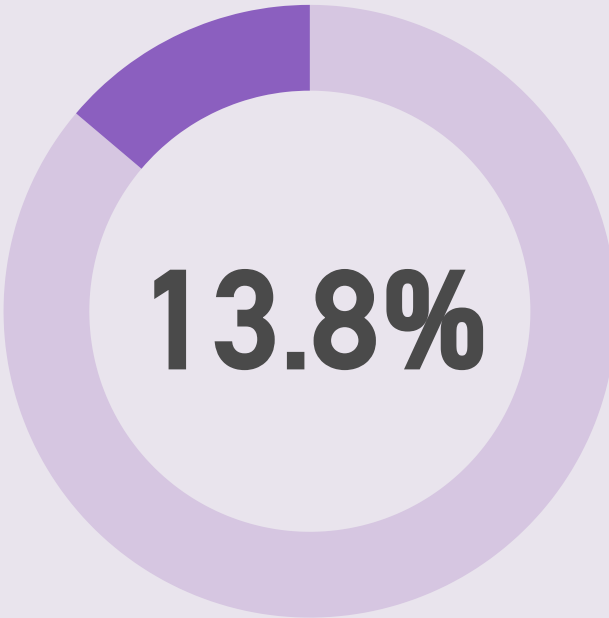
Good Loan Funded Amount

\$370.2M

Good Loan Received Amount

\$435.8M

BAD LOAN ISSUED



13.8%

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	MTD Total Amount Received	Average Interest Rate	Average DTI
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

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## GOOD VS BAD

All

## SELECT MEASURE

Total Loan Appli...

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Total Loan Applications by Month

Month	Applications
Jan	2.3K
Feb	2.3K
Mar	2.6K
Apr	2.8K
May	2.9K
Jun	3.2K
Jul	3.4K
Aug	3.4K
Sep	3.5K
Oct	3.8K
Nov	4.0K
Dec	4.3K

Total Loan Applications by term

Term	Count	Percentage
36 months	28K	73.2%
60 months	10K	26.8%

Total Loan Applications by loan status

Status	Count	Percentage
Fully Paid	32K	83.33%
Charged Off	5K	13.82%
Current	1K	2.85%

Total Loan Applications by emp length

Emp Length	Applications
10+ years	8.9K
< 1 year	4.6K
2 years	4.4K
3 years	4.1K
4 years	3.4K

Total Loan Applications by purpose

Purpose	Applications
Debt consolida...	18K
credit card	5K
other	4K
home improve...	3K
major purchase	2K

Total Loan Applications by home ownership

Home Ownership	Applications
RENT	18K
MORTGAGE	17K



# BANK LOAN REPORT | DETAILS

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PURPOSE

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GOOD VS BAD

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SELECT MEASURE

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Id	Purpose	Home Ownership	Grade	Sub Grade	Issue Date	Funded Amount	Interest Rate	Installment	Amount
54734	Debt consolidation	RENT	B	B4	Monday, August 09, 2021	\$25,000	0.12	829.10	
55742	credit card	RENT	B	B5	Saturday, May 08, 2021	\$7,000	0.11	228.22	
57245	Debt consolidation	OWN	C	C2	Wednesday, March 10, 2021	\$1,200	0.13	40.50	
57416	Debt consolidation	RENT	C	C3	Tuesday, November 09, 2021	\$10,800	0.14	366.86	
58915	Debt consolidation	RENT	B	B3	Thursday, April 08, 2021	\$7,500	0.10	162.34	
59006	credit card	MORTGAGE	C	C5	Thursday, September 09, 2021	\$3,000	0.14	102.92	
61390	credit card	MORTGAGE	A	A5	Wednesday, February 10, 2021	\$4,000	0.08	125.13	
61419	Debt consolidation	RENT	D	D2	Wednesday, February 10, 2021	\$5,600	0.15	194.02	
62102	Debt consolidation	RENT	B	B1	Saturday, April 10, 2021	\$3,200	0.10	103.08	
65426	car	MORTGAGE	B	B1	Monday, August 09, 2021	\$4,000	0.11	131.22	
65640	home improvement	MORTGAGE	C	C2	Saturday, May 08, 2021	\$5,000	0.11	87.19	
66431	Debt consolidation	RENT	B	B5	Tuesday, February 09, 2021	\$2,525	0.12	84.12	
66749	Debt consolidation	MORTGAGE	C	C4	Wednesday, December 08, 2021	\$10,625	0.13	360.43	