-Loan Performance and Monthly Trends Report-

**Overview**

The loan performance analysis provides insights into the total funded amount, total amount received, interest rates, and debt-to-income (DTI) ratios across different loan categories and time periods. Additionally, this report evaluates the distribution of loans based on their status, ownership, and tenure.

**Key Metrics**

- -Total Loan Applications:- 19.32K

- -Total Funded Amount:- $529.63M

- -Total Amount Received:- $245.08M

- -Average Interest Rate:- 12.04%

- -Average Debt-to-Income Ratio (DTI):- 17.38%

**Month-to-Date (MTD) Performance (December)**

- -Loan Applications:- 187

- -Total Funded Amount:- $5.02M

- -Total Amount Received:- $2.40M

- -Average Interest Rate:- 12.13%

- -Average DTI:- 18.23%

**Previous Month-to-Date (PMTD) Performance (November)**

- -Loan Applications:- 9.90K

- -Total Funded Amount:- $271.94M

- -Total Amount Received:- $119.44M

- -Average Interest Rate:- 11.87%

- -Average DTI:- 16.48%

**Month-over-Month (MoM) Change**

- -Loan Applications:- Decreased by 98.11%

- -Total Funded Amount:- Decreased by 98.16%

- -Total Amount Received:- Decreased by 97.99%

- -Average Interest Rate:- Increased by 2.18%

- -Average DTI:- Increased by 10.65%

**Loan Classification Performance**

- -Good Loan Percentage:- 50.14%

- -Good Loan Applications:- 9.69K

- -Funded Amount:- $264.85M

- -Amount Received:- $121.43M

- -Bad Loan Percentage:- 49.86%

- -Bad Loan Applications:- 9.63K

- -Funded Amount:- $264.78M

- -Amount Received:- $123.65M

**Loan Status Breakdown**

- -Fully Paid Loans:- $128.56M funded, $59.00M received

- -Charged Off Loans:- $129.95M funded, $60.56M received

- -Default Loans:- $134.82M funded, $63.09M received

- -Current Loans:- $136.29M funded, $62.44M received

**Interest Rate Distribution**

- -Fully Paid Loans:- 11.98%

- -Current Loans:- 12.02%

- -Charged Off Loans:- 12.04%

- -Default Loans:- 12.13%

**Monthly Loan Application Trends**

The number of loan applications significantly increased in the last quarter of the year. The highest number of applications occurred in November, followed by October and September, while earlier months saw very few applications.

**Loan Applications by Experience Level**

Loan applications are distributed across various experience levels, with the highest volume from applicants with 5-10 years of experience. The most frequent categories include those with 5 to 10+ years of experience, and relatively fewer applications were received from those with less than one year of experience.

Home Ownership Distribution

- -Mortgage Holders:- 8,627 applications

- -Renters:- 9,207 applications

- -Owners:- 1,438 applications

- -Other/None:- 51 applications

**Conclusion**

The loan portfolio demonstrates a balanced distribution between good and bad loans, with nearly half of the loans classified as either fully paid or charged off. Interest rates have remained fairly consistent, with only slight variations between different loan classifications. Monthly trends suggest a seasonal peak in loan applications in the last quarter of the year, with a sharp decline in December. Borrowers with a mortgage or renters make up the majority of applications, while ownership rates remain lower. Continued monitoring of these metrics will provide further insights into loan performance and potential risk areas.