

Overview

Borrower Insights

Loan Performance

Financial Breakdown

1/1/2021

12/12/2021

Loan Credit Analysis

State

All

Loan time

All

Repayment

All



Total Amount

419M



Total Loans

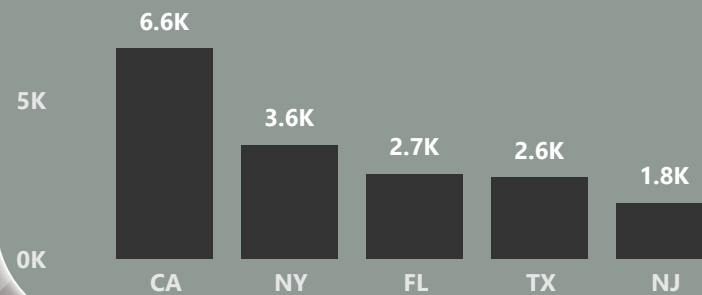
37K



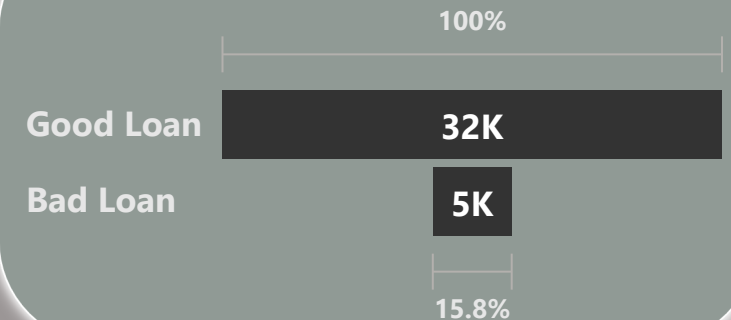
Avg DTI Ratio

13.40%

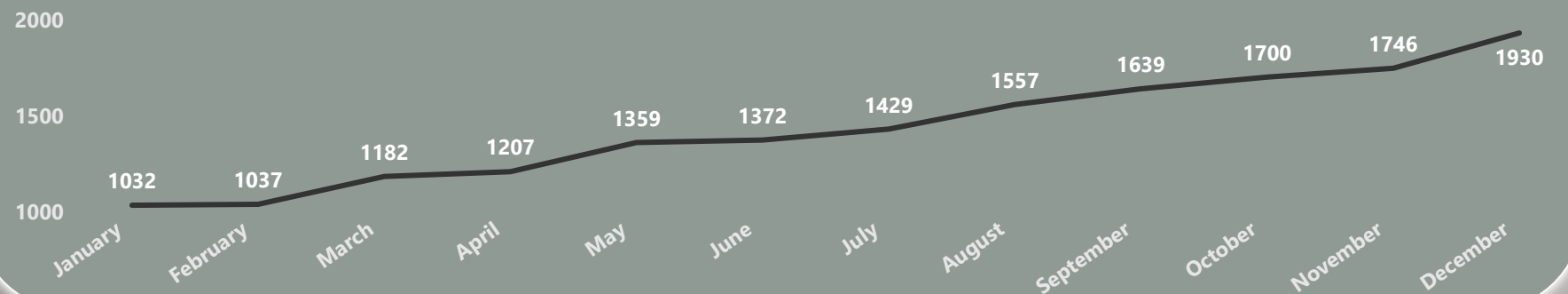
Total Loans By Top 5 State



total loans by Loan_Category



Monthly trends of total loans Issued



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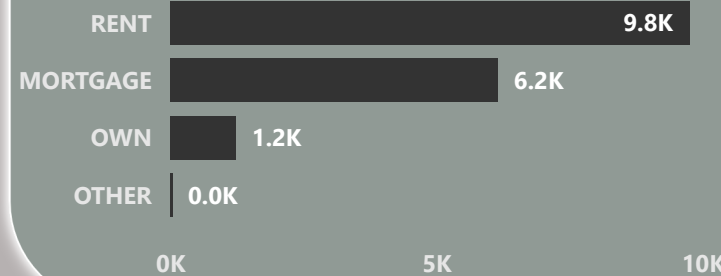
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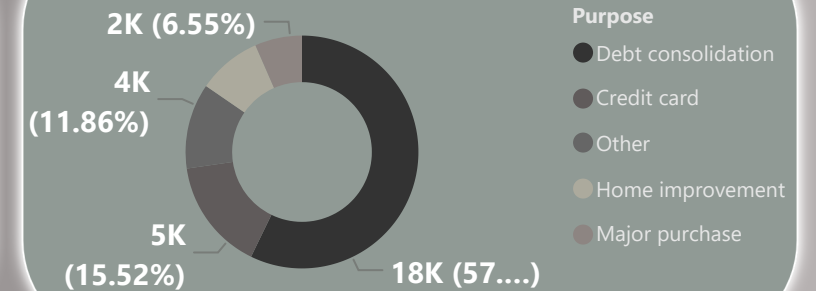
Avg DTI Ratio

13.40%

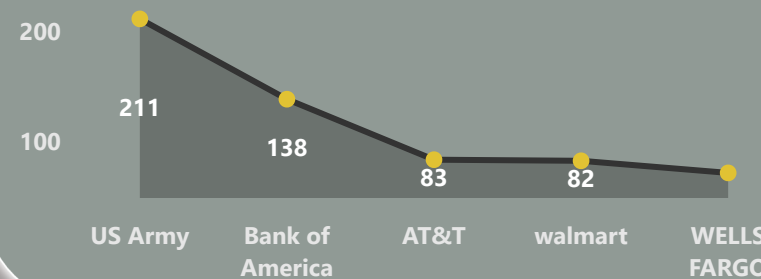
Total Borrower By HomeOwnerShip



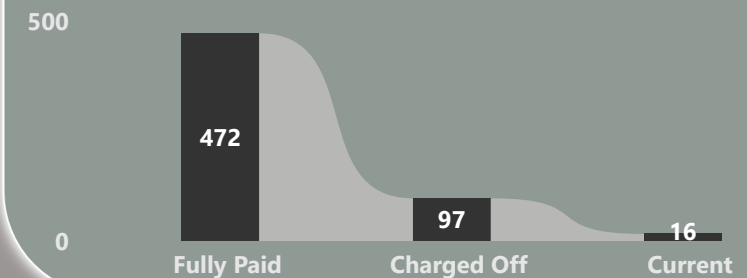
Total Borrowers By Purpose



Total Borrowers By Emp Status



Total Borrowers By Repayment Status



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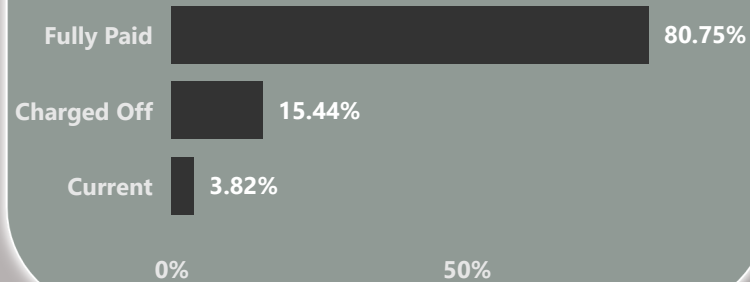
37K



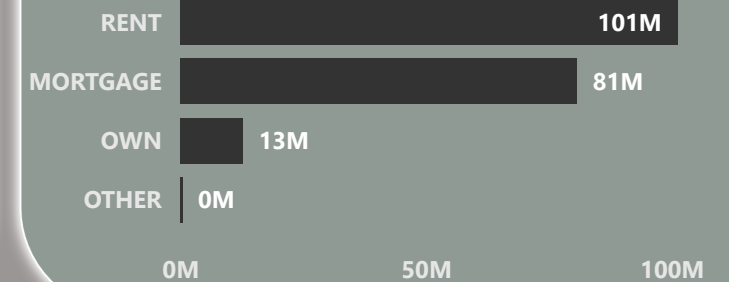
Avg DTI Ratio

13.40%

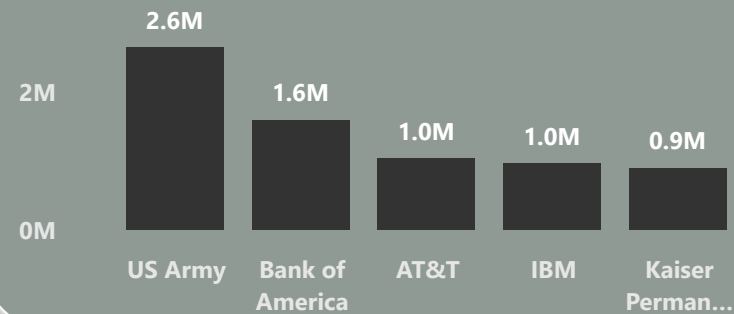
Loan Amount by Repayment Status in %



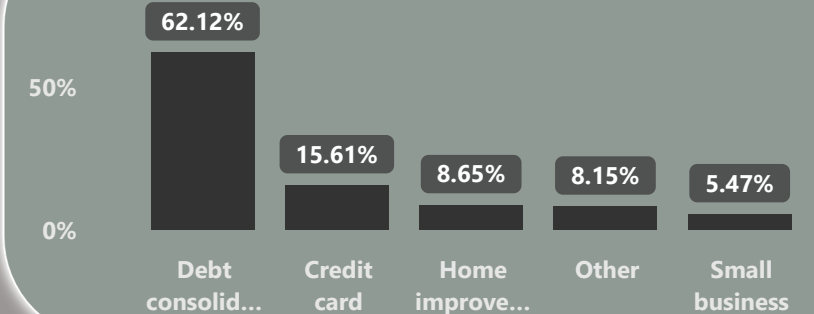
Loan Amount by HomeOwnerShip



Loan Amount by Emp Status



Loan Amount by Purpose in %



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13.40%

Bad Loan

Good Loan

Loan Id	Member_Id	Loan_Amount	Int_Rate	repayment	Total_Payment	DTI	Installment
55742	114426	7000	0.11	Fully Paid	8216	0.14	228.22
57245	138150	1200	0.13	Fully Paid	1458	0.06	40.50
57416	139635	10800	0.14	Fully Paid	13208	0.12	366.80
58915	153417	7500	0.10	Fully Paid	5844	0.08	162.34
61419	182917	5600	0.15	Charged Off	6475	0.04	194.02
62102	191024	3200	0.10	Fully Paid	3414	0.07	103.08
65426	232106	4000	0.11	Charged Off	2755	0.11	131.22
65640	234569	5000	0.11	Fully Paid	3154	0.17	87.19
66431	243540	2525	0.12	Fully Paid	3028	0.10	84.12
66749	246329	10625	0.13	Fully Paid	12975	0.22	360.43
66943	247802	2800	0.11	Fully Paid	3144	0.04	61.57
66964	247990	7500	0.13	Fully Paid	9129	0.09	253.58
Total		418901650	4,472.84		455583752	4,977.02	12,107,944.17