



# Overview of Bank Loan Trends

# Loan Applications and Demand

## Increase in Loan Applications

6.9% month-over-month increase in loan applications is seen, indicating a growing demand for loans. Month-to-date, there have been 4.3K loan applications, reflecting sustained demand.

Total Loan Applications

38.6K

MTD

4.3K

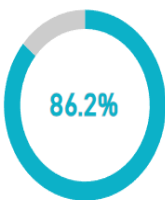
MoM

6.9%

## Implications of Rising Demand

The rise in loan applications signals potential economic activity as individuals seek financial support. Understanding the reasons behind this surge can provide insights into consumer behavior and financial needs.

GOOD LOAN ISSUED



Good Loan Applications

33K

Good Loan Funded Amount

\$370.2M

Good Loan Total Received

\$435.8M

BAD LOAN ISSUED



Bad Loan Applications

5K

Bad Loan Funded Amount

\$65.5M

Bad Loan Total Received

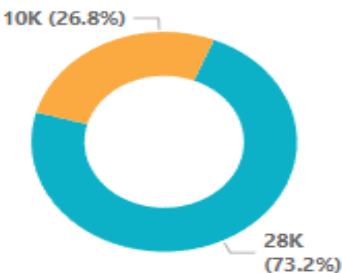
\$37.3M

## Popular Loan Terms

Loan terms of 36 and 60 months are the most preferred, suggesting a balance between manageable monthly payments and timely debt repayment.

Total Loan Applications by Term

36 months 60 months



# Funded Amount and Approval Trends

## Popular Loan Purposes

The top three purposes for loan applications, including debt consolidation, credit cards, and home improvement, shed light on the financial challenges and aspirations of the borrowers.

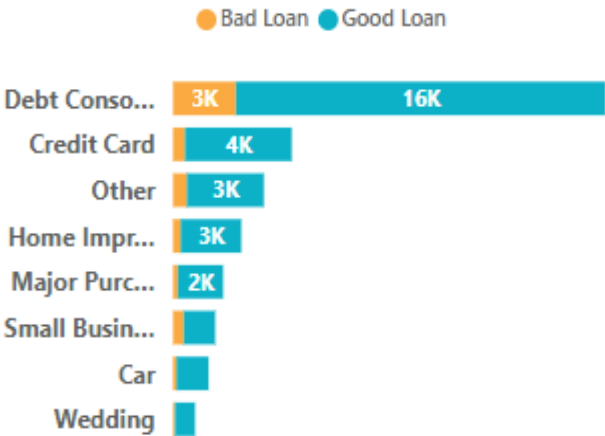
## Total Funded Amount Increase

The total funded amount has seen a significant 13% month-to-date increase, indicating either a rise in approved loans or larger loan amounts approved. This trend may signal the bank's confidence in borrowers' ability to repay.

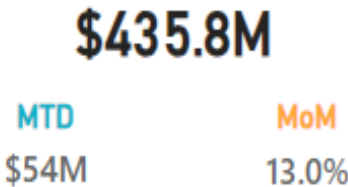
## Loan Approval Insights

Understanding the trends in loan approvals can provide valuable insights into the bank's risk assessment and its approach to meeting the financial needs of its clientele.

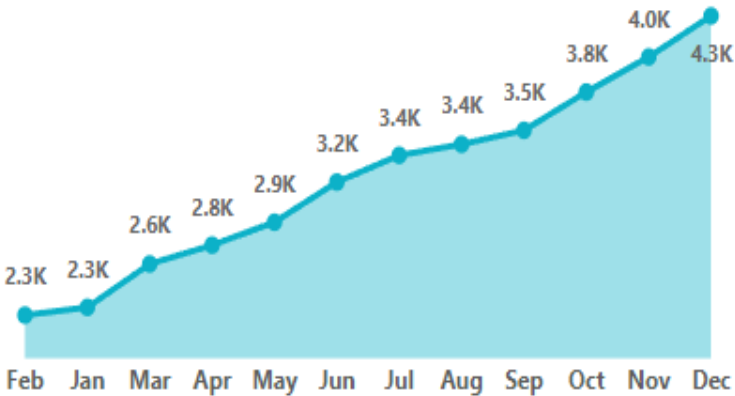
Total Loan Applications by purpose and Loan Type



Total Funded Amount



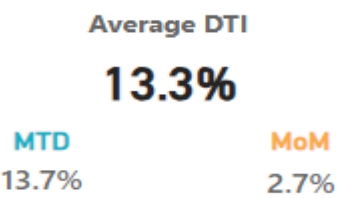
Total Loan Applications by Month



# Borrower Financial Analysis

## Debt-to-Income Ratio

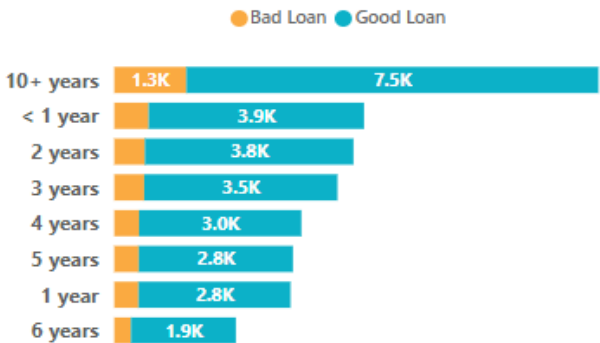
The average debt-to-income (DTI) ratio, slightly up month-over-month at 2.7%, remains higher than the month-to-date average of 13.3%. A higher DTI ratio hints at borrowers potentially facing financial strain, necessitating a closer examination of their ability to manage debt.



## Borrower Employment Insights

The data on the employment length of loan applicants imparts a critical understanding of borrowers' financial stability, indicating their need for financial support amidst periods of transition or unforeseen expenses.

Total Loan Applications by Emp Length and Loan Type



## Renter Loan Applications

The predominance of loan applications from renters highlights the financial needs of this demographic and provides insights into their preferences and requirements for accessing credit.

Total Loan Applications by Home Ownership



# BANK LOAN SUMMARY



Summary

Overview

Details

Purpose

All

Grade

All

State

All

Total Loan Applications

38.6K

MTD

4.3K

MoM

6.9%

Total Funded Amount

\$435.8M

MTD

\$54M

MoM

13.0%

Total Amount Received

\$473.1M

MTD

\$58M

MoM

15.8%

Average Interest Rate

12.0%

MTD

12.4%

MoM

3.5%

Average DTI

13.3%

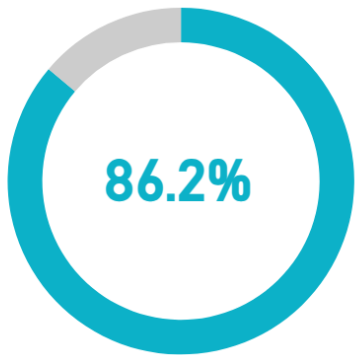
MTD

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MoM

2.7%

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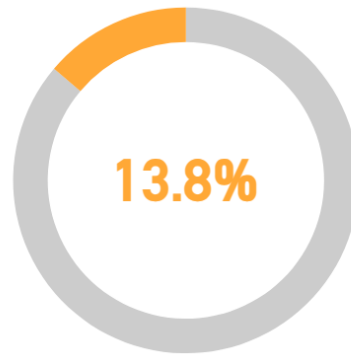
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LOAN STATUS

Loan Status	Total Loan Applications	Total Funded Amount	Total Amount Received	MTD Funded Amount	MTD Amount Recived	Avg Interest Rate	Average DTI
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%
Fully Paid	32145	\$351,358,350	\$411,586,256	\$41,302,025	\$47,815,851	11.64%	13.17%
Grand Total	38576	\$435,757,075	\$473,070,933	\$53,981,425	\$58,074,380	12.05%	13.33%

# BANK LOAN OVERVIEW



Summary

Overview

Details

Select Measure

Total Loan Applic... ▾

Good Loan Vs Bad Loan

All ▾

Grade

All ▾

State

All ▾

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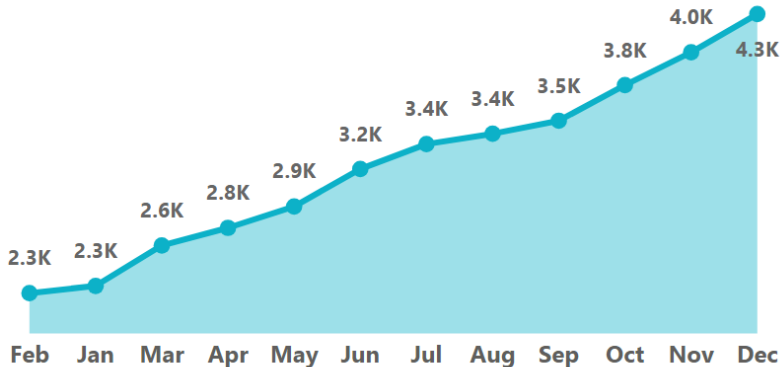
MTD

13.7%

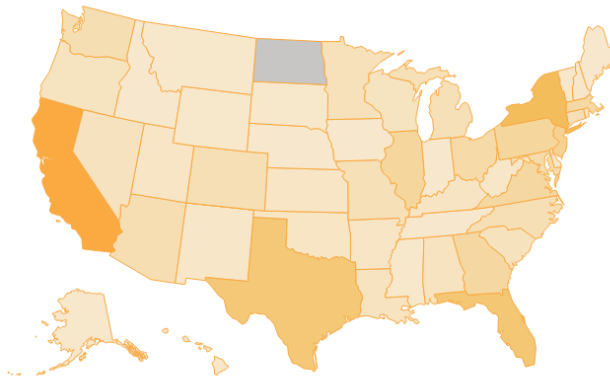
MoM

2.7%

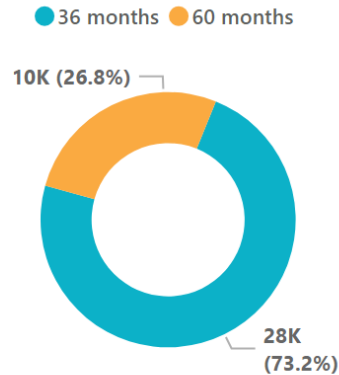
Total Loan Applications by Month



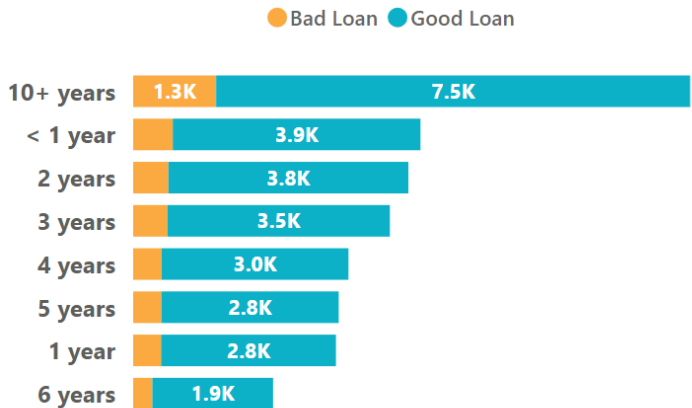
Total Loan Applications by State



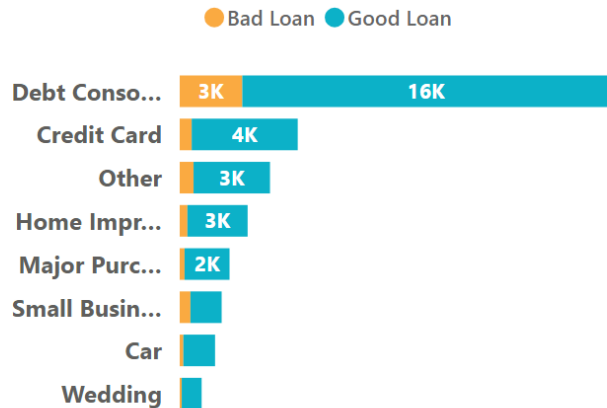
Total Loan Applications by Term



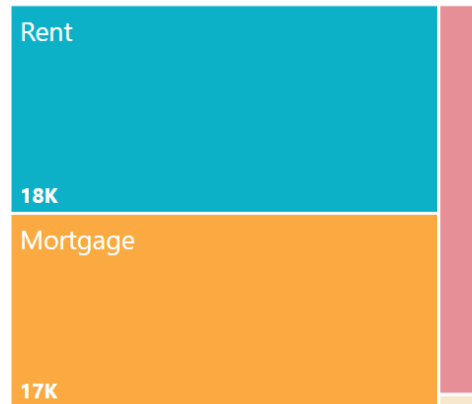
Total Loan Applications by Emp Length and Loan Type



Total Loan Applications by purpose and Loan Type



Total Loan Applications by Home Ownership



# BANK LOAN DETAILS



Summary

Overview

Details

Good Loan Vs Bad Loan

All



Grade

All



State

All



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MoM

2.7%

Id	Purpose	Home Ownership	Grade	Sub Grade	Loan Issue Date	Funded Amount	Int Rate	Installment	Collected Amount
54734	Debt Consolidation	Rent	B	B4	Monday, August 09, 2021	\$25,000	11.89%	829.10	\$29,330
55742	Credit Card	Rent	B	B5	Saturday, May 08, 2021	\$7,000	10.71%	228.22	\$8,216
57245	Debt Consolidation	Own	C	C2	Wednesday, March 10, 2021	\$1,200	13.11%	40.50	\$1,458
57416	Debt Consolidation	Rent	C	C3	Tuesday, November 09, 2021	\$10,800	13.57%	366.86	\$13,208
58915	Debt Consolidation	Rent	B	B3	Thursday, April 08, 2021	\$7,500	10.08%	162.34	\$5,844
59006	Credit Card	Mortgage	C	C5	Thursday, September 09, 2021	\$3,000	14.26%	102.92	\$3,705
61390	Credit Card	Mortgage	A	A5	Wednesday, February 10, 2021	\$4,000	7.88%	125.13	\$4,452
61419	Debt Consolidation	Rent	D	D2	Wednesday, February 10, 2021	\$5,600	14.96%	194.02	\$6,475
62102	Debt Consolidation	Rent	B	B1	Saturday, April 10,	\$3,200	9.88%	103.08	\$3,414