

NOM-002 FMS/UMES

Grade
A
B
C
D
E
F
G

- car
- credit card
- Debt consolidation
- educational
- home improvement
- house
- major purchase
- medical

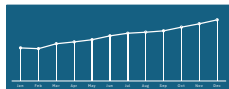
Good Loans and Bad Loans - Mixed

	Column Labels				
Labels	Bad Loan	Good Loan			
Is in good	133,075	86,185	Good Loan Percentage	0.86770231	Bad Loan Percentage
Count of total	63323	133,075	Good Loan Application	13,125	Total Loan Ratio
Count of total	63323	133,075	Good Loan Rejected	50,715	Total Rejected
Sum of total	\$27,209	\$26,784	Good Loan Rejected	\$45,415	Total Rejected
Percentage of total	13.88%	19.34%	Good Loan Percentage	86.25%	Bad Loan Percentage
			Bad Loan Percentage	13.75%	

[illegible]

Monthly Income

Month	Income
Jan	2,000
Feb	1,800
Mar	2,000
Apr	2,100
May	2,200
Jun	2,300
Jul	2,400
Aug	2,500
Sep	2,600
Oct	2,700
Nov	2,800
Dec	2,800



Least Squares Regression Model

Number of gun deaths

Number of gun laws

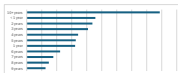
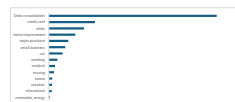
Least Squares Regression Line: $y = -0.0001x + 1.0001$

State	Number of gun deaths	Number of gun laws
Alabama	10	1
Alaska	0	0
Arizona	10	1
Arkansas	10	1
California	10	1
Colorado	10	1
Connecticut	10	1
Delaware	10	1
District of Columbia	10	1
Florida	10	1
Georgia	10	1
Hawaii	10	1
Idaho	10	1
Illinois	10	1
Indiana	10	1
Iowa	10	1
Kansas	10	1
Kentucky	10	1
Louisiana	10	1
Maine	10	1
Maryland	10	1
Massachusetts	10	1
Michigan	10	1
Minnesota	10	1
Mississippi	10	1
Missouri	10	1
Montana	10	1
Nebraska	10	1
Nevada	10	1
New Hampshire	10	1
New Jersey	10	1
New Mexico	10	1
New York	10	1
North Carolina	10	1
North Dakota	10	1
Ohio	10	1
Oklahoma	10	1
Oregon	10	1
Pennsylvania	10	1
Rhode Island	10	1
South Carolina	10	1
South Dakota	10	1
Tennessee	10	1
Texas	10	1
Utah	10	1
Vermont	10	1
Virginia	10	1
Washington	10	1
West Virginia	10	1
Wisconsin	10	1
Wyoming	10	1

[illegible]

Business Impact

Impact	Percentage
1st place	1.0%
2nd place	1.0%
3rd place	1.0%
4th place	1.0%
5th place	1.0%
6th place	1.0%
7th place	1.0%
8th place	1.0%
9th place	1.0%
10th place	1.0%
11th place	1.0%
12th place	1.0%
13th place	1.0%
14th place	1.0%
15th place	1.0%
16th place	1.0%
17th place	1.0%
18th place	1.0%
19th place	1.0%
20th place	1.0%
21st place	1.0%
22nd place	1.0%
23rd place	1.0%
24th place	1.0%
25th place	1.0%
26th place	1.0%
27th place	1.0%
28th place	1.0%
29th place	1.0%
30th place	1.0%
31st place	1.0%
32nd place	1.0%
33rd place	1.0%
34th place	1.0%
35th place	1.0%
36th place	1.0%
37th place	1.0%
38th place	1.0%
39th place	1.0%
40th place	1.0%
41st place	1.0%
42nd place	1.0%
43rd place	1.0%
44th place	1.0%
45th place	1.0%
46th place	1.0%
47th place	1.0%
48th place	1.0%
49th place	1.0%
50th place	1.0%
51st place	1.0%
52nd place	1.0%
53rd place	1.0%
54th place	1.0%
55th place	1.0%
56th place	1.0%
57th place	1.0%
58th place	1.0%
59th place	1.0%
60th place	1.0%
61st place	1.0%
62nd place	1.0%
63rd place	1.0%
64th place	1.0%
65th place	1.0%
66th place	1.0%
67th place	1.0%
68th place	1.0%
69th place	1.0%
70th place	1.0%
71st place	1.0%
72nd place	1.0%
73rd place	1.0%
74th place	1.0%
75th place	1.0%
76th place	1.0%
77th place	1.0%
78th place	1.0%
79th place	1.0%
80th place	1.0%
81st place	1.0%
82nd place	1.0%
83rd place	1.0%
84th place	1.0%
85th place	1.0%
86th place	1.0%
87th place	1.0%
88th place	1.0%
89th place	1.0%
90th place	1.0%
91st place	1.0%
92nd place	1.0%
93rd place	1.0%
94th place	1.0%
95th place	1.0%
96th place	1.0%
97th place	1.0%
98th place	1.0%
99th place	1.0%
100th place	1.0%

[illegible]

Name Demographics		
New Library	Count of all	
AGE	2,236	Male Demographics
6-10	0.0%	Female Demographics
11-14	0.0%	Other Applications
15-17	0.0%	
18-24	2.84%	
25-34	33.65%	



BANK LOAN REPORT | SUMMARY



SUMMARY

OVERVIEW

DETAILS

Loan Type	Applications	Funded Amount	Amount Received
Personal	12.5K	\$15.2M	\$18.7M
Business	8.7K	\$10.8M	\$12.9M
Auto	5.1K	\$6.5M	\$7.8M
Mortgage	3.2K	\$4.1M	\$4.9M

Loan Type	Applications	Funded Amount	Amount Received
Personal	12.5K	\$15.2M	\$18.7M
Business	8.7K	\$10.8M	\$12.9M
Auto	5.1K	\$6.5M	\$7.8M
Mortgage	3.2K	\$4.1M	\$4.9M

Total Loan Applications

38.6K

MTD

4.3K

MOM

6.9%

Total Funded Amount

\$435.7

MTD

\$53.9

MOM

13.0%

Total Amount Received

\$473.0

MTD

\$58.0

MOM

15.8%

Avg Interest Rate

12.05%

MTD

12.36%

MOM

3.5%

Avg DTI

13.33%

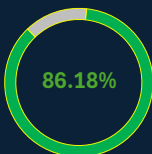
MTD

13.67

MOM

2.7%

GOOD LOAN ISSUED



Good Loan Total Applications

33.2K

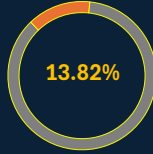
Good Loan Funded Amount

\$370.2M

Good Loan Amount Received

\$435.8M

BAD LOAN ISSUED



Bad Loan Total Applications

5.3K

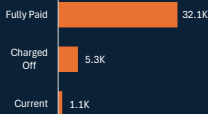
Bad Loan Funded Amount

\$65.5M

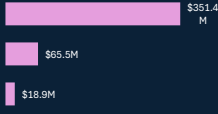
Bad Loan Amount Received

\$37.3M

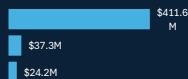
Loan Applications



Funded Amount



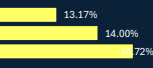
Amount Received



Interest Rate



DTI



BANK LOAN REPORT | OVERVIEW



SUMMARY

OVERVIEW

DETAILS

grade		
A	B	C
D	E	F
G		

purpose		
car	De...	De...
ed...	ho...	ho...
m...	m...	m...

Total Loan Applications

38.6K

MTD 4.3K
MOM 6.9%

Total Funded Amount

\$435.7

MTD \$53.9
MOM 13.0%

Total Amount Received

\$473.0

MTD \$58.0
MOM 15.8%

Avg Interest Rate

12.05%

MTD 12.36%
MOM 3.5%

Avg DTI

13.33%

MTD 13.67
MOM 2.7%

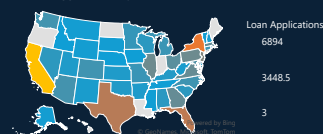
Total Loan Applications by Month



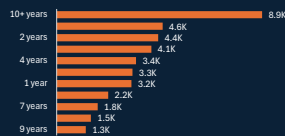
Total Loan Applications by Terms



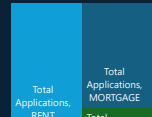
Total Loan Applications by States



Total Loan Applications by Emp Length



Total Loan Applications by Home Ownership



Total Loan Applications by Purpose

