

# Strategic Loan Insights & Risk Monitoring | Summary



Summary

overview

Deetails

State

All

Grade

All

Purpose

All

Total Loan Applications

38.58K

MTD

4.3K

MoM

6.9%

Total Funded Amount

\$435.76M

MTD

\$54.0M

MoM

13.0%

Total Amount Received

\$473.07M

MTD

\$58.1M

MoM

15.8%

Average Interest Rate

12.0%

MTD

12.4%

MoM

3.5%

Average DTI

13.3%

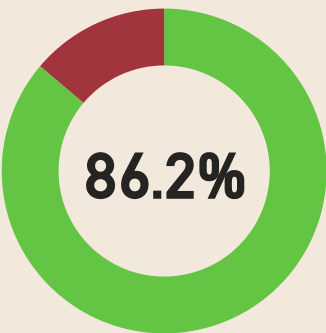
MTD

13.7%

MoM

2.7%

Good Loan Issued



Good Loan Applications

33K

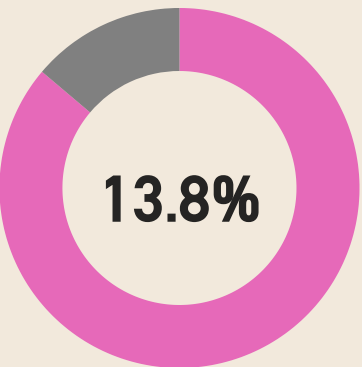
Good Loan Funded Amount

\$370.2M

Good total Received Amount

\$435.8M

Bad Loan Issued



Bad Loan Applications

5.3K

Bad Loan Funded Amount

\$65.5M

Bad loan total Received Amount

\$37.3M

## Loan Status

Loan Status	Total Loan Applications	Total Funded Amount	Total Amount Recieved	MTD Funded Amount	MTD Amount Received	Avg Interest Rate	Average DTI
Fully Paid	32145	\$35,13,58,350	\$41,15,86,256	\$4,13,02,025	\$4,78,15,851	11.64%	13.17%
Charged Off	5333	\$6,55,32,225	\$3,72,84,763	\$87,32,775	\$53,24,211	13.88%	14.00%
Current	1098	\$1,88,66,500	\$2,41,99,914	\$39,46,625	\$49,34,318	15.10%	14.72%
Grand Total	38576	\$43,57,57,075	\$47,30,70,933	\$5,39,81,425	\$5,80,74,380	12.05%	13.33%

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Good Vs Bad Loan

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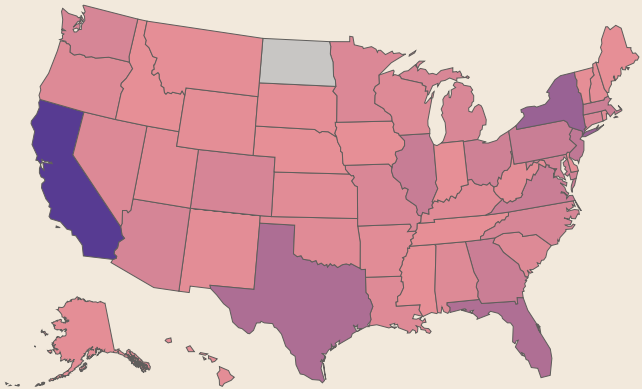
MoM

2.7%

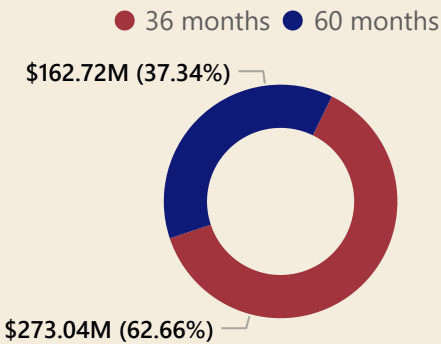
Total Funded Amount by Month



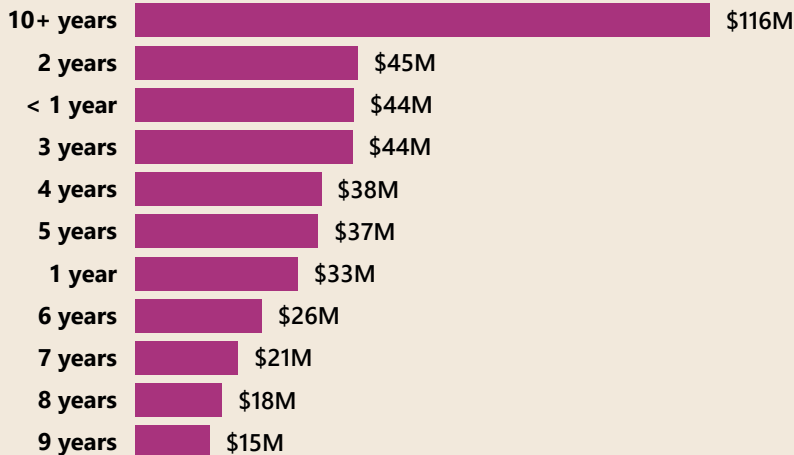
Total Loan Applications by State



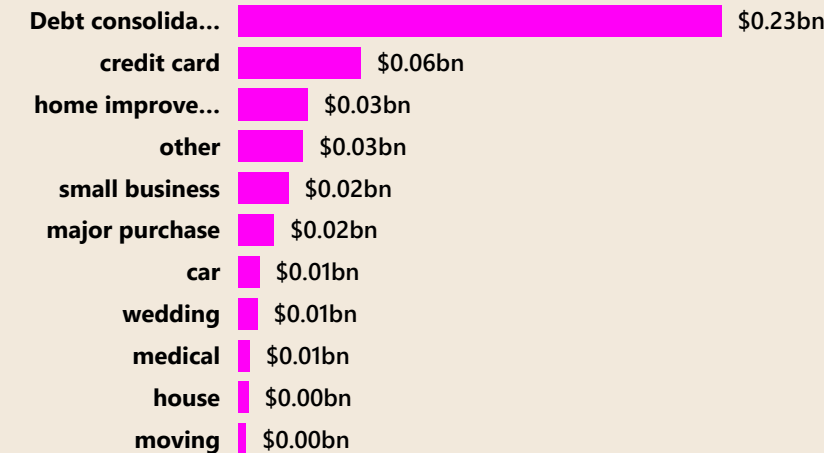
Total Funded Amount by Term



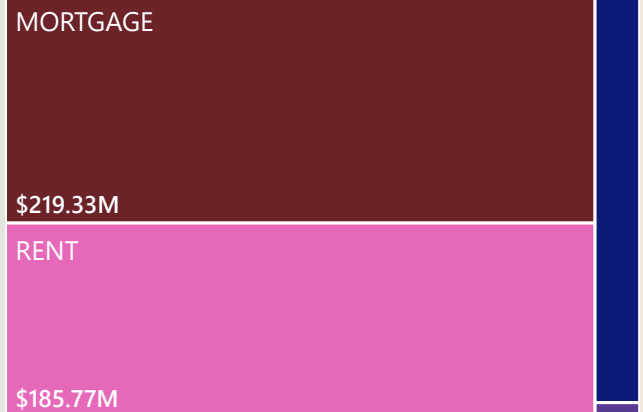
Total Funded Amount by Employee Length



Total Funded Amount by Purpose



Total Funded Amount by Home Ownership



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Good Vs Bad Loan

All

ID	Purpose	Home Ownership	Grade	Sub Grade	Issue Date	Total Funded Amount	Interest Rate	Sum of Installment	Total Amount Received
54734	Debt consolidation	RENT	B	B4	09 August 2024	\$25,000	0.12	829.10	\$29,300
55742	credit card	RENT	B	B5	08 May 2024	\$7,000	0.11	228.22	\$8,200
57245	Debt consolidation	OWN	C	C2	10 March 2024	\$1,200	0.13	40.50	\$1,400
57416	Debt consolidation	RENT	C	C3	09 November 2024	\$10,800	0.14	366.86	\$13,200
58915	Debt consolidation	RENT	B	B3	08 April 2024	\$7,500	0.10	162.34	\$5,800
59006	credit card	MORTGAGE	C	C5	09 September 2024	\$3,000	0.14	102.92	\$3,700
61390	credit card	MORTGAGE	A	A5	10 February 2024	\$4,000	0.08	125.13	\$4,400
61419	Debt consolidation	RENT	D	D2	10 February 2024	\$5,600	0.15	194.02	\$6,400
62102	Debt consolidation	RENT	B	B1	10 April 2024	\$3,200	0.10	103.08	\$3,400
65426	car	MORTGAGE	B	B1	09 August 2024	\$4,000	0.11	131.22	\$2,700
65640	home improvement	MORTGAGE	C	C2	08 May 2024	\$5,000	0.11	87.19	\$3,700
66431	Debt consolidation	RENT	B	B5	09 February 2024	\$2,525	0.12	84.12	\$3,000
66749	Debt consolidation	MORTGAGE	C	C4	08 December 2024	\$10,625	0.13	360.43	\$12,900
66943	Debt consolidation	RENT	B	B4	10 August 2024	\$2,800	0.11	61.57	\$3,700
66964	Debt consolidation	MORTGAGE	D	D3	08 June 2024	\$7,500	0.13	253.58	\$9,700
67503	Debt consolidation	MORTGAGE	A	A4	09 October 2024	\$10,000	0.09	316.11	\$11,200
68163	small business	MORTGAGE	A	A3	10 February 2024	\$3,000	0.07	92.82	\$3,300
68381	Debt consolidation	RENT	A	A5	08 March 2024	\$6,625	0.09	209.54	\$7,500
68817	major purchase	MORTGAGE	C	C1	08 March 2024	\$10,000	0.11	327.53	\$11,700
68926	moving	RENT	D	D2	08 August 2024	\$2,300	0.13	77.69	\$2,700