

BANK LOAN REPORT | SUMMARY | RAHUL GUPTA

- Summary
- Overview
- Detailed Overview

STATE

All

GRADE

All

PURPOSE

All

Total Loan Application	Total Funded Amount	Total Amount Received	Average Interest Rate	Avg debt-to-income
38.6K	\$435.8 M	\$473.1M	12.0%	13.3%
MTD	MTD	MTD	MTD	MTD
MoM	MoM	MoM	MoM	MoM
4.3K	\$54.0 M	\$58.1M	12.4%	13.7%
6.91%	13.04%	15.84%	3.47%	2.73%

Good Loan Issued

86.2%

33.2K
Good Loan Applications

\$370.2M
Good Loan Funded Amount

\$435.8M
Good Loan Received Amount

Bad Loan Issued

13.8%

5.3K
Bad Loan Applications

\$65.5M
Bad Loan Funded Amount

\$37.3M
Bad Loan Received Amount

Loan Status							
Loan Status	Total Loan Application	MTD Funded Amount	Total Funded Amount	MTD Total Amount received	Total Amount Received	Avg Interest Rate	Average DTI
Current	1098	\$3.9 M	\$18.9 M	\$4.9M	\$24.2M	15.1%	14.7%
Charged Off	5333	\$8.7 M	\$65.5 M	\$5.3M	\$37.3M	13.9%	14.0%
Fully Paid	32145	\$41.3 M	\$351.4 M	\$47.8M	\$411.6M	11.6%	13.2%
Total	38576	\$54.0 M	\$435.8 M	\$58.1M	\$473.1M	12.0%	13.3%

BANK LOAN REPORT | OVERVIEW | RAHUL GUPTA

Summary

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Detailed Overview

Select Measure

Total Loan Applications

STATE

All

GRADE

All

GOOD VS BAD LOAN

All

Total Loan Application

38.6K

MTD

MoM

4.3K

6.91%

Total Funded Amount

\$435.8 M

MTD

MoM

\$54.0 M

13.04%

Total Amount Received

\$473.1M

MTD

MoM

\$58.1M

15.84%

Average Interest Rate

12.0%

MTD

MoM

12.4%

3.47%

Avg debt-to-income

13.3%

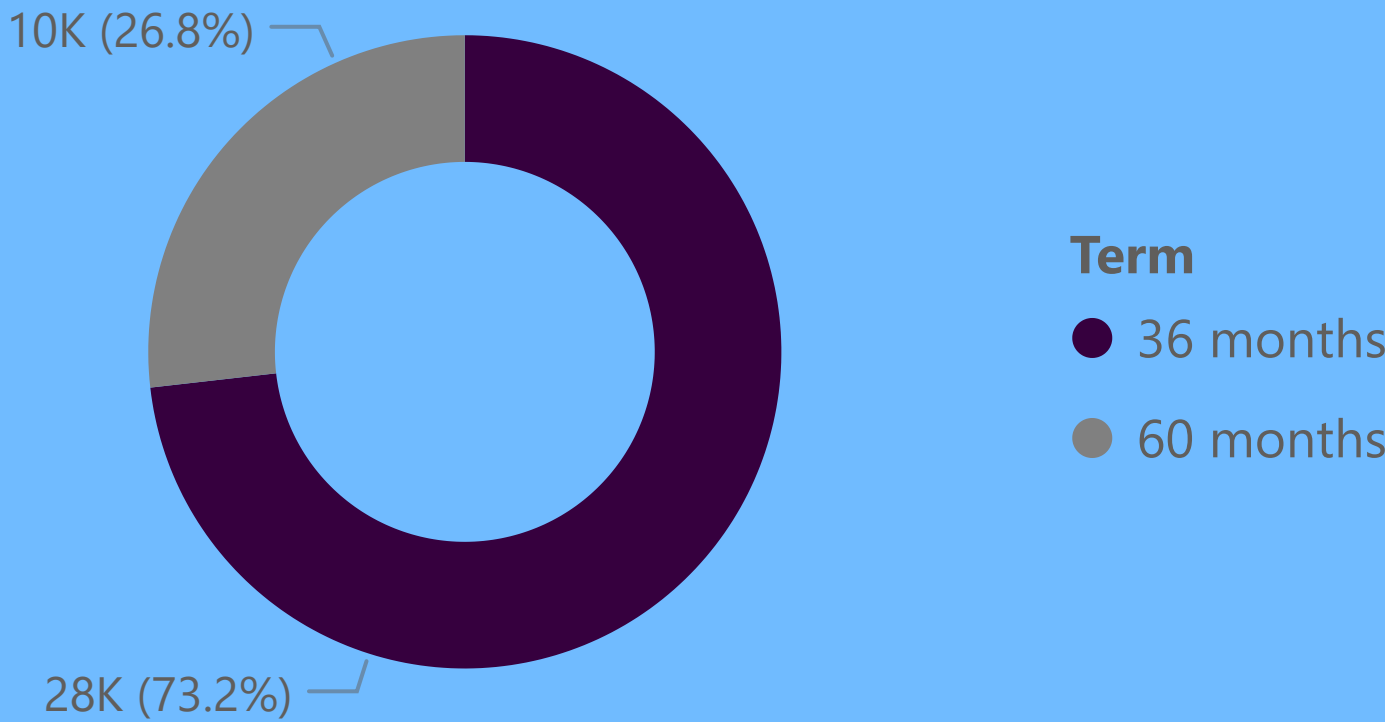
MTD

MoM

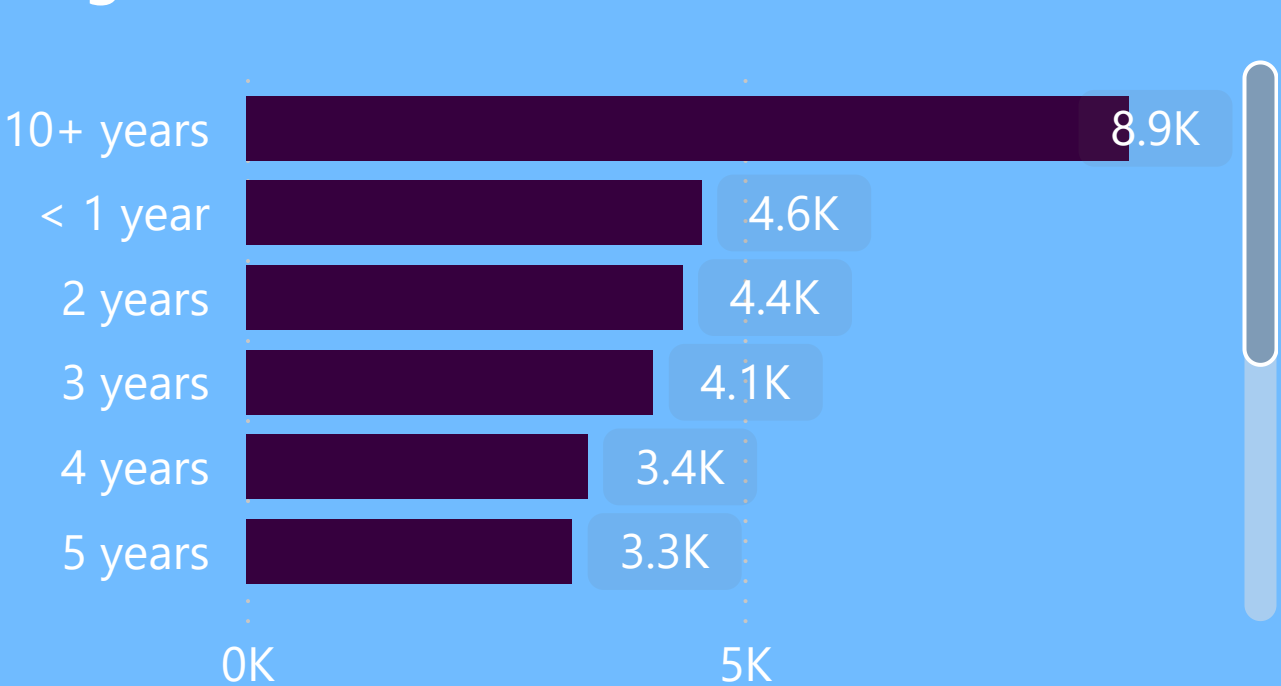
13.7%

2.73%

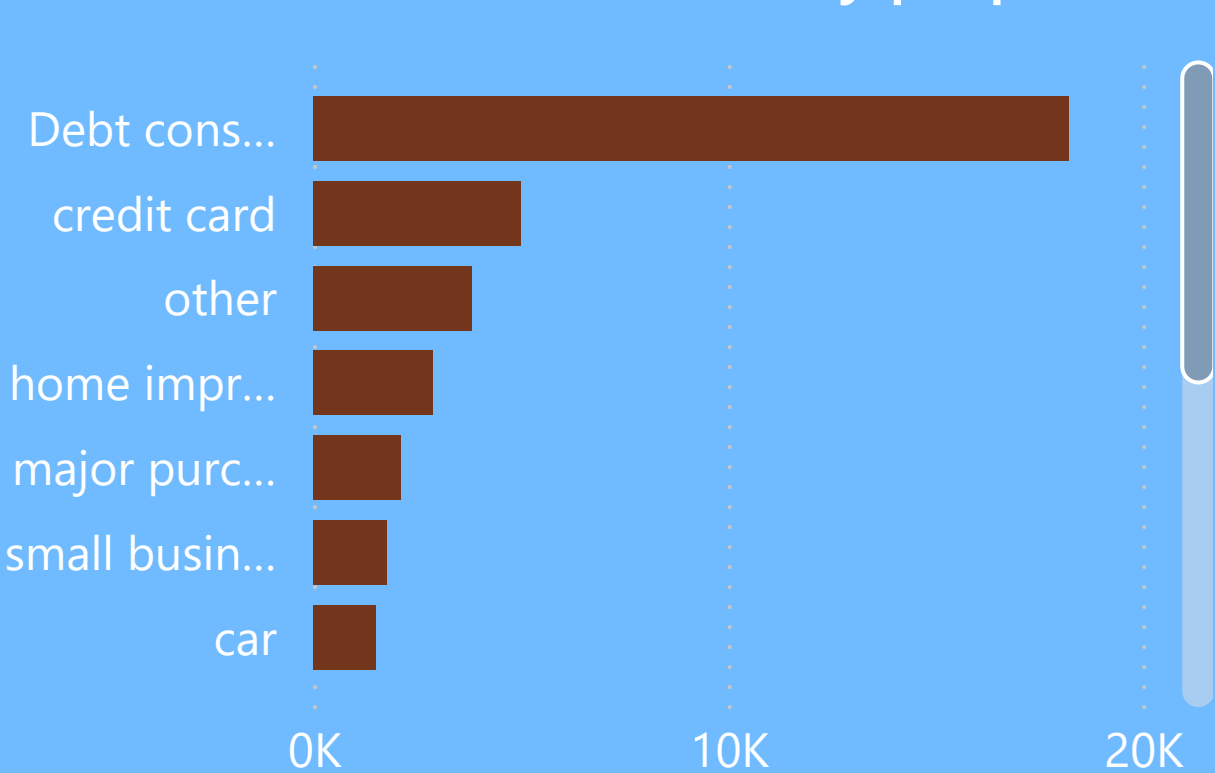
Selected Measure Parameter by Month



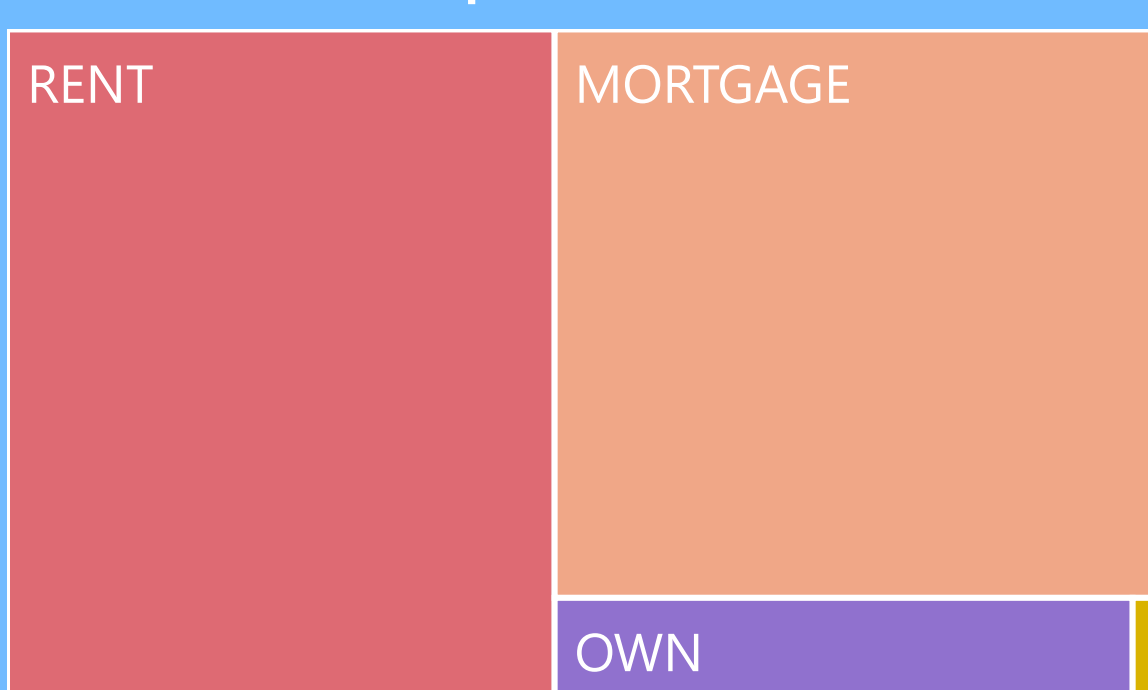
Selected Measure Parameter by Employee Length



Selected Measure Parameter by purpose



Selected Measure Parameter by home_ownership



BANK LOAN REPORT | DETAILED OVERVIEW | RAHUL GUPTA

Summary

Overview

Detailed Overview

Select Measure

Total Loan Applications

STATE

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GRADE

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GOOD VS BAD LOAN

All

Total Loan Application		Total Funded Amount		Total Amount Received		Average Interest Rate		Avg debt-to-income	
38.6K		\$435.8 M		\$473.1M		12.0%		13.3%	
MTD	MoM	MTD	MoM	MTD	MoM	MTD	MoM	MTD	MoM
4.3K	6.91%	\$54.0 M	13.04%	\$58.1M	15.84%	12.4%	3.47%	13.7%	2.73%

ID	Purpose	Home Ownership	Grade	Sub Grade	Issue Date	Total Funded Amount numeric	Interest Rate	Installment	total_payment
432820	other	RENT	C	C3	09 August 2021	1000	0.14	33.97	34
763325	moving	RENT	D	D5	11 May 2021	1000	0.17	35.90	36
457883	other	RENT	B	B5	09 November 2021	2000	0.13	66.94	67
529214	other	RENT	B	B3	10 June 2021	1600	0.11	34.89	70
690459	small business	OWN	C	C5	11 March 2021	3000	0.14	70.07	70
543732	moving	RENT	D	D3	10 July 2021	1000	0.16	34.96	79
366248	Debt consolidation	RENT	D	D2	08 December 2021	2450	0.14	84.24	84
660835	wedding	RENT	C	C4	11 February 2021	4000	0.14	92.66	92
847552	other	RENT	E	E4	11 August 2021	1200	0.19	44.17	97
489032	Debt consolidation	MORTGAGE	B	B2	10 March 2021	20000	0.10	647.70	99
448326	educational	RENT	C	C1	09 October 2021	1325	0.13	44.57	103
867876	other	RENT	C	C1	11 September 2021	2500	0.13	56.87	113
606429	home improvement	MORTGAGE	C	C3	10 October 2021	1200	0.13	40.43	121
504214	moving	RENT	B	B1	10 April 2021	1600	0.10	51.54	122
754872	Debt consolidation	OWN	C	C5	11 May 2021	1600	0.15	55.65	126
798434	other	RENT	E	E3	11 July 2021	5000	0.19	129.13	128