Loan Profile Overview

Grade: B

Purpose: All

State: All

Date: 6/29/2007 — 8/4/2018

Total_Loan_Amount: 86422...

Total_no_of_loans: 61732...

Sum of last_pymnt_amnt: 2,023,...

Avg_int_rate: 10.63

LoanDefaultRate: 8.51

Loan distribution by Grade

B — 1.5bn

Sum of loan_amnt (0bn — 1bn)

Loan Term Breakdown

- 36 months
- 60 months

27.97% / 72.03%
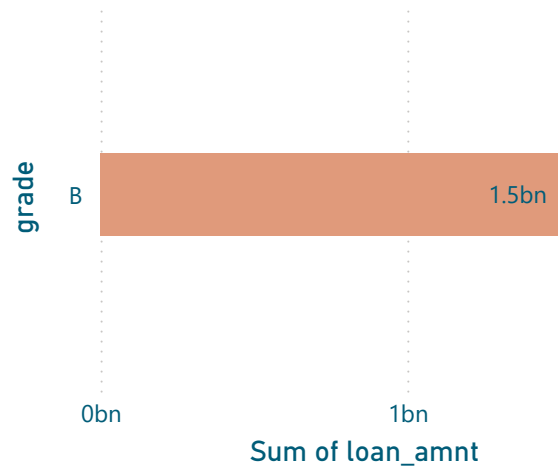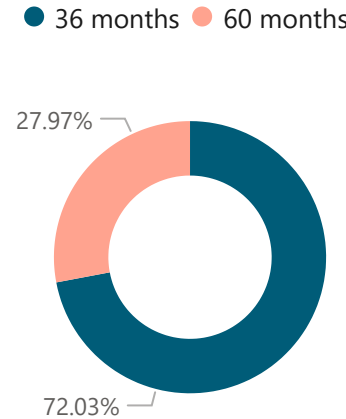
Loan Amount Vs Int Rate

0.00K — 14.00K — 28.00K

Loan Status Distribution

- Fully Paid
- Current
- Charged ...
- Late (31-...
- In Grace ...

Default 0%
Charged Off 8.24%
Current 38.83%
Fully Paid 51.6%
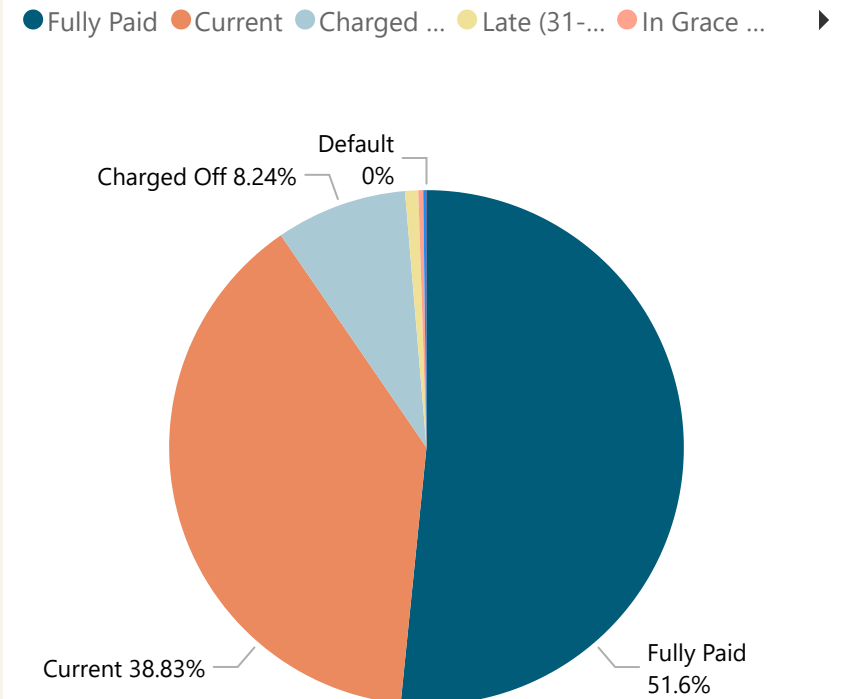
Loan Amount by State

Loan_Status:
- Charged Off
- Current
- Fully Paid
- In Grace Period
- Late

NORTH AMERICA

Pacific Ocean

Atlantic Ocean

Microsoft Bing

© 2024 TomTom, © 2024 Microsoft Corporation
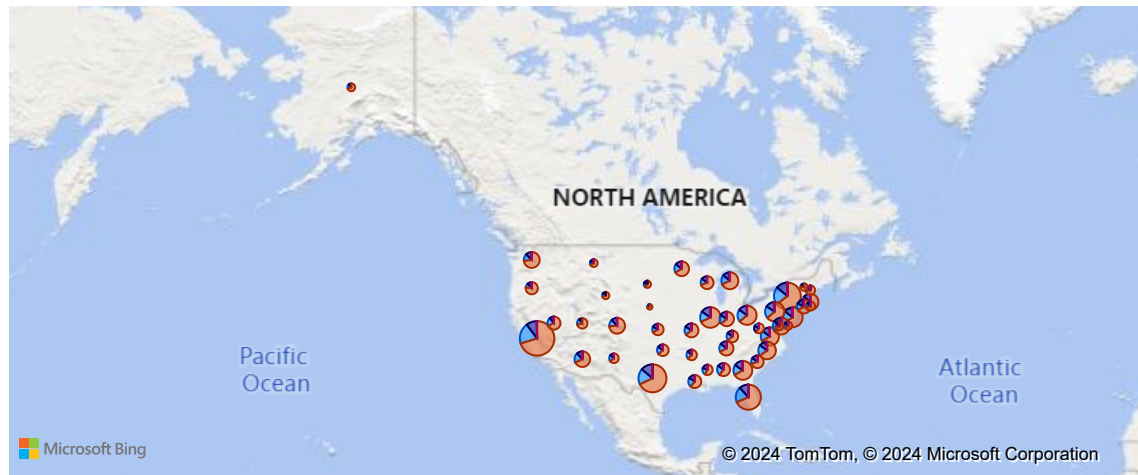
Loan Performance Analysis

Date of Issue
All

IncomeRange
All

State of Borrower
All

Count of DaysToDefault by addr_state
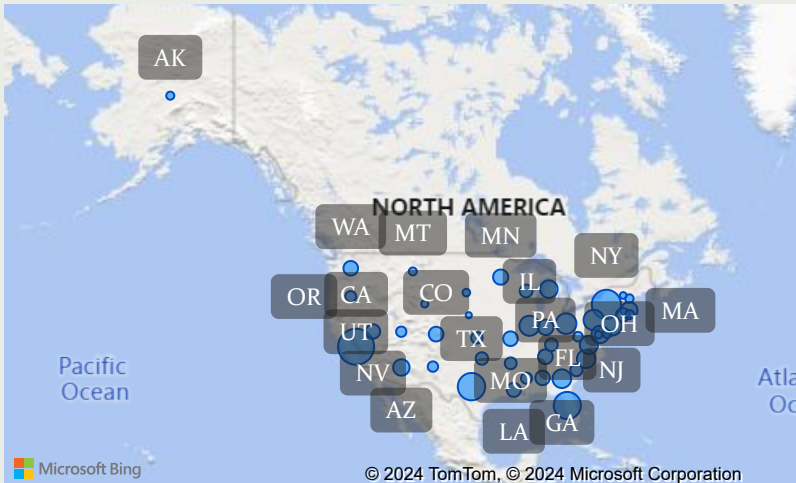
RecoveryRate by purpose

purpose
- renewable_en...
- small_business
- medical
- home_improv...
- debt_consolid...
- moving
- other
- vacation

renewable_energy 10.99%
car 7.11%
major... 7.43%
cre... 7....
vaca... 7.93%
other 8.3...
moving 8.46%
debt_... 8.48%
home_... 8.71%
me... 9....
small... 9.48%
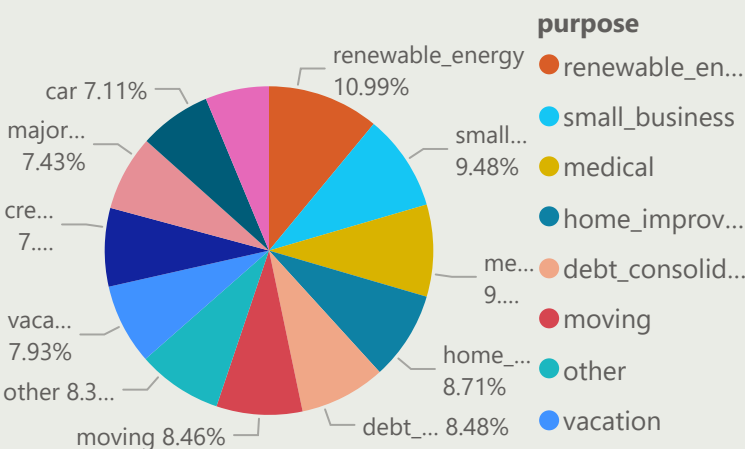
0.52 PrepaymentRate
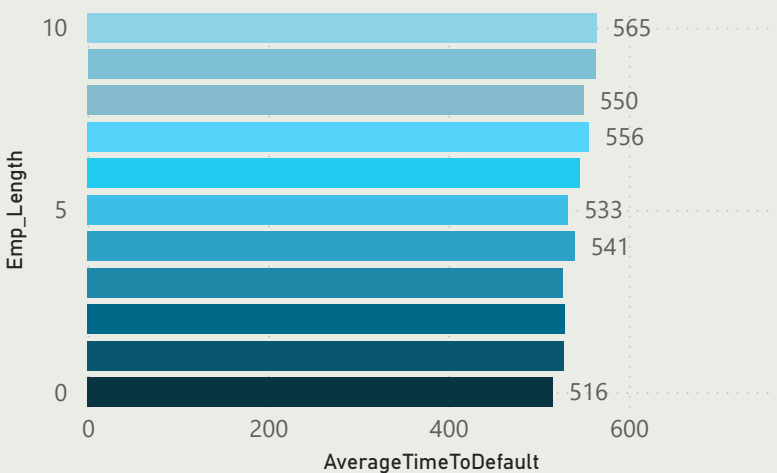
1.00 Delinquency_Rate
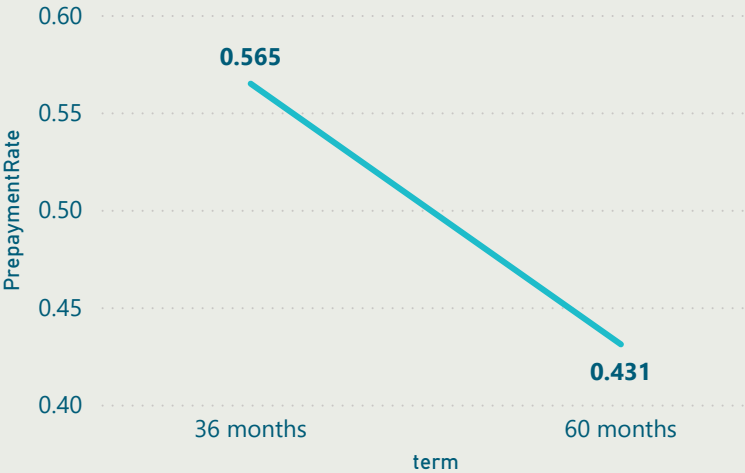
545.57 AverageTimeToDefault
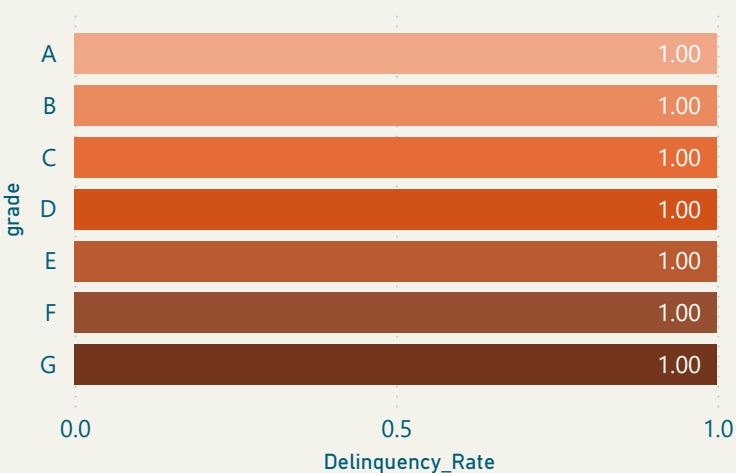
0.02 RecoveryRate

AverageTimeToDefault by Emp_Length

PrepaymentRate by term

Delinquency_Rate by grade

Customer demographics and Loan Distribution Analysis

0.19
DefaultRateByIncomeRan...

0.81
LoanApprovalRateByEmpl...

18.76K
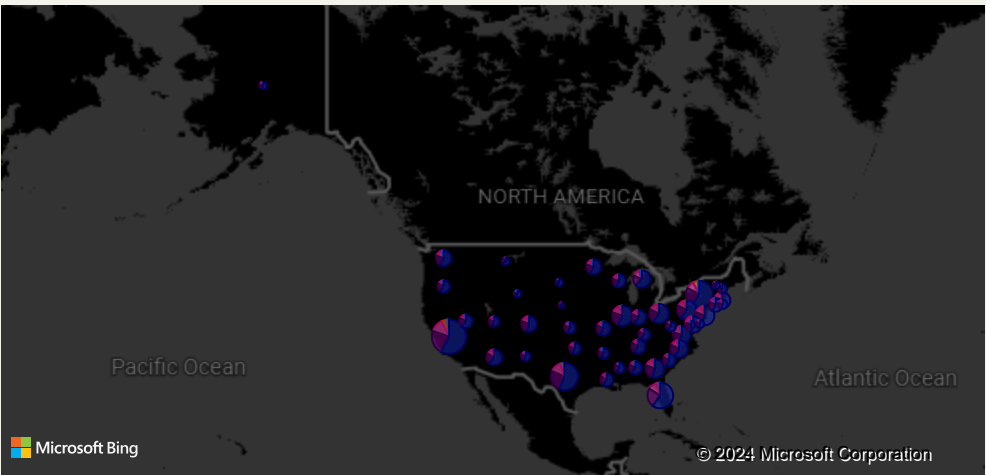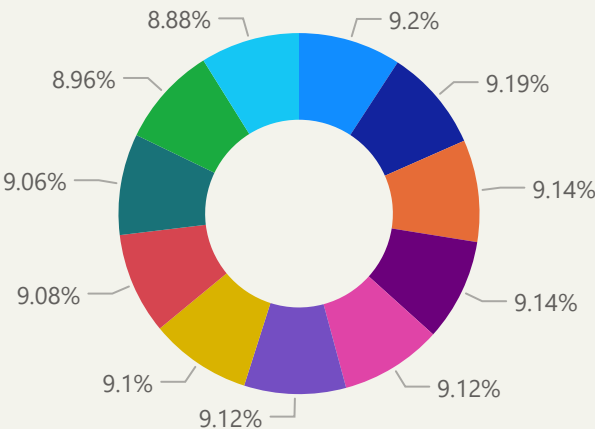Sum of DefaultRateByEdu...

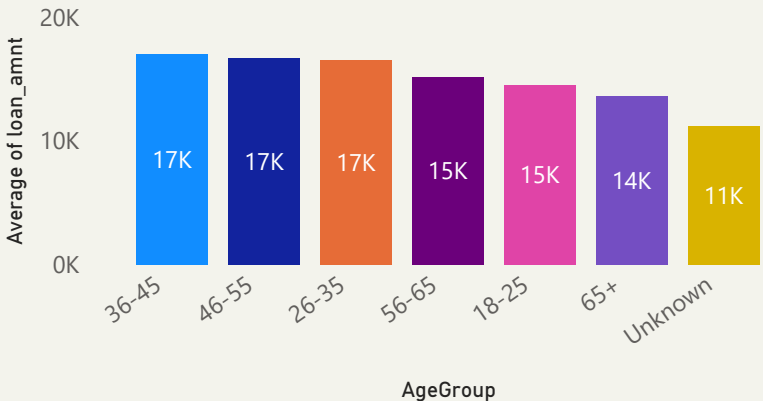**State of Borrower**

All

Loan grade

All

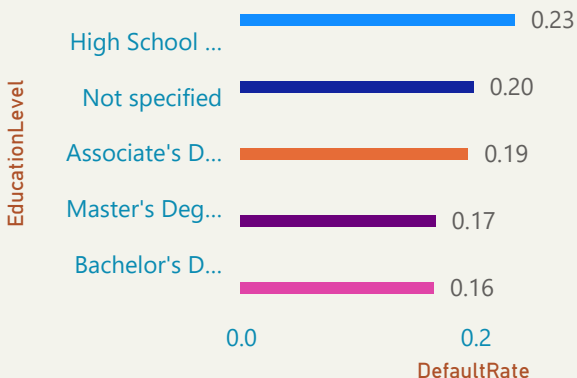**Loan purpose**

All

Demographics summary by State

Microsoft Bing — NORTH AMERICA — Pacific Ocean — Atlantic Ocean — © 2024 Microsoft Corporation

Loan Approval Rate By Employment Length

8.88% — 9.2% — 9.19% — 8.96% — 9.14% — 9.06% — 9.14% — 9.08% — 9.12% — 9.1% — 9.12% — 9.12%

Avg Loan Amount by Age Group

AgeGroup	Average of loan_amnt
36-45	17K
46-55	17K
26-35	17K
56-65	15K
18-25	15K
65+	14K
Unknown	11K

Default Rate by Education Level

EducationLevel	DefaultRate
High School ...	0.23
Not specified	0.20
Associate's D...	0.19
Master's Deg...	0.17
Bachelor's D...	0.16

DefaultRate by IncomeRange

IncomeRange	DefaultRate
$20,000 - ...	0.23
Less than ...	0.21
$40,000 - ...	0.20
$60,000 - ...	0.19
$80,000 - ...	0.17
$100,000 ...	0.15
$150,000 ...	0.14
$350,000 ...	0.13
$200,000 ...	0.12
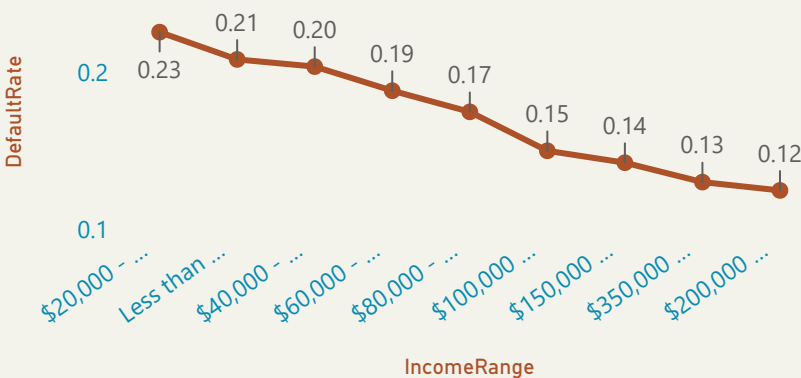
Delinquency_ Amount

Addr_State ⌄
All ⌄

Employee_Le... ⌄
All ⌄

Loan purpose ⌄
All ⌄

Home Owners ⌄
All ⌄

Demographics summary by Default Rate
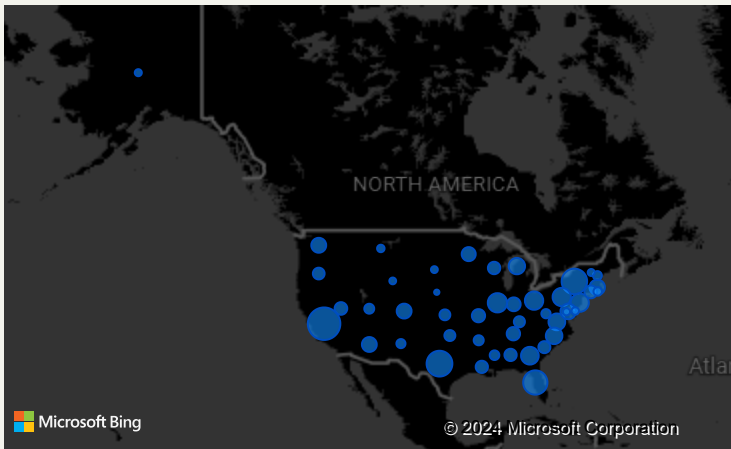
Count of Default_Rate by loan_amnt

loan_amnt ● 1000 ● 1050 ● 1100 ● 1125 ● 1150 ● 1175 ▶

Count of Default_Rate
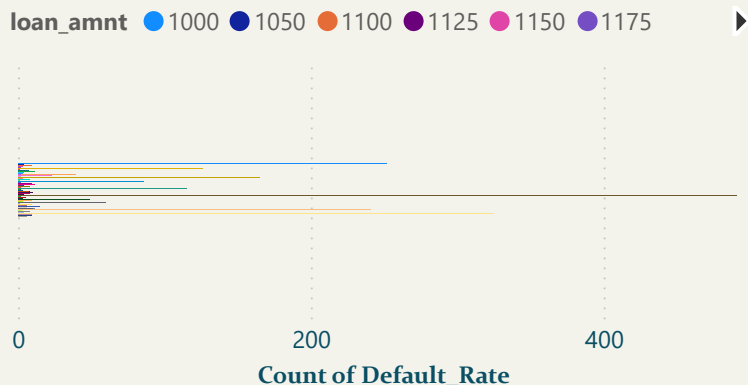
15.08K
Average of Average_...

0.19
DefaultRate

10bn
Sum of TotalDefault...

100.0...
Sum of Default_Rate...

Sum of Total_Default_Loans by home_ownership_Label

- 0bn (0%)
- 1bn (10.74%)
- 5bn (48.75%)
- 4bn (40.51%)

● 1
● 5
● 4
● 0
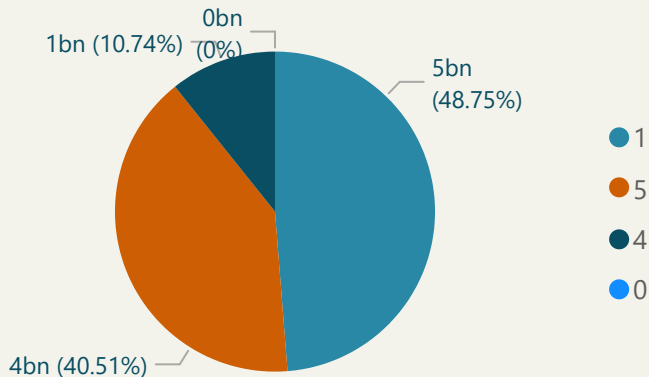
Count of Default_Rate by purpose

purpose ● car ● credit_card ● debt_cons... ● home_im... ● house ▶

Count of Default_Rate
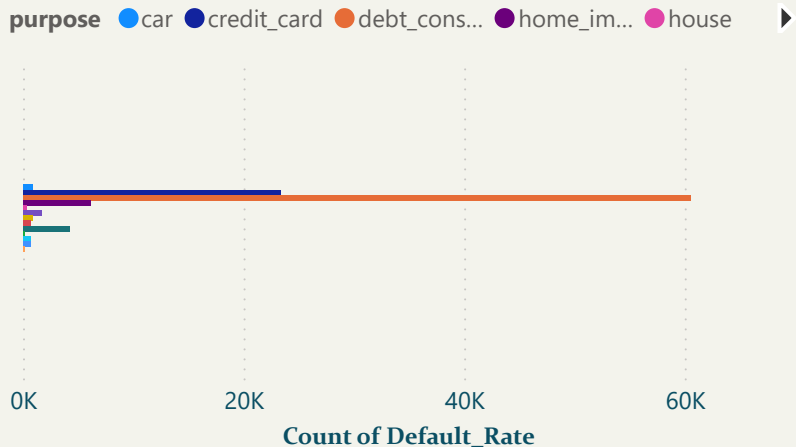
Count of issue_d and Sum of Default_Rate_Over_Time by Year and Default_Rate_Over_Time

Year