

# M-KOPA

## CREDIT PERFORMANCE

## ANALYSIS

Tuesday, August 24, 2021

Last Refreshed

---

Overview

Repayment Curve

Lifetime Repayment

Data Dive

---

**Please note that this contains dummy data and should not be used to make decisions**

### Report References:

R: Region

P: Product

C: Cohort Group

# Overview

What percentage has been repaid?

Product

All

Region

All

2000

Total Customers

30

# of Payment Plans

3

# of Products

0.77

% Repay

% Percentage Paid

Cohort Group	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Total
January 2020	0.13	0.22	0.29	0.36	0.41	0.45	0.49	0.52	0.54	0.55	0.57	0.57	0.58	0.58		0.58
February 2020	0.12	0.22	0.30	0.37	0.42	0.47	0.50	0.53	0.55	0.57	0.58	0.59	0.60	0.61	0.61	0.61
March 2020	0.14	0.24	0.32	0.39	0.45	0.49	0.53	0.56	0.58	0.60	0.61	0.62	0.63	0.63		0.63
April 2020	0.13	0.24	0.32	0.40	0.46	0.50	0.55	0.57	0.60	0.62	0.63	0.65	0.66	0.66	0.66	0.66
May 2020	0.15	0.25	0.34	0.42	0.47	0.52	0.56	0.59	0.62	0.64	0.65	0.67	0.68	0.68	0.68	0.68
June 2020	0.21	0.36	0.48	0.57	0.64	0.70	0.74	0.77	0.79	0.81	0.83	0.84	0.85	0.85		0.85
July 2020	0.23	0.39	0.51	0.60	0.67	0.73	0.77	0.79	0.81	0.83	0.84	0.85	0.86	0.86		0.86
August 2020	0.21	0.36	0.48	0.57	0.64	0.70	0.75	0.78	0.80	0.82	0.84	0.85	0.86			0.86
September 2020	0.20	0.36	0.48	0.57	0.65	0.70	0.75	0.78	0.81	0.83	0.85	0.86				0.86
October 2020	0.21	0.37	0.49	0.59	0.66	0.72	0.76	0.80	0.82	0.85	0.86					0.86
November 2020	0.21	0.37	0.50	0.59	0.67	0.73	0.78	0.81	0.83	0.85						0.85
December 2020	0.21	0.37	0.49	0.59	0.66	0.73	0.77	0.81	0.83							0.83
Total	0.18	0.32	0.42	0.51	0.57	0.63	0.67	0.70	0.72	0.74	0.75	0.76	0.77	0.77	0.77	0.77

Filter by Cohort Group

January 2020

February 2020

March 2020

April 2020

May 2020

June 2020

July 2020

August 2020

September 2020

October 2020

November 2020

December 2020

## How does the repayment curve accross the Cohorts look like?

### % Paid by Month on Books and Cohort

**Cohort** ● January 2020 ● February 2020 ● March 2020 ● April 2020 ● May 2020 ● June 2020 ● July 2020 ● August 2020 ● September 2020 ● October 2020 ● November 2020 ● December 2020

