



Summary

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## Bank Loan Analysis Summary

Total Loan Applications

38.6K

MTD  
4.3K

MoM  
6.9 %

Total Funded Amount

\$435.8M

MTD  
\$54.0M

MoM  
13.0 %

Total Amount Received

\$473.1M

MTD  
\$58.1M

MoM  
15.8 %

Average Interest rate

12.0 %

MTD  
12.4 %

MoM  
3.5 %

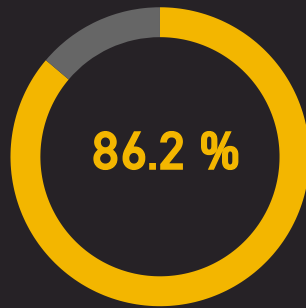
Average DTI Ratio

13.3 %

MTD  
13.7 %

MoM  
2.7 %

Good Loans Issued



Good Loan Applications

33K

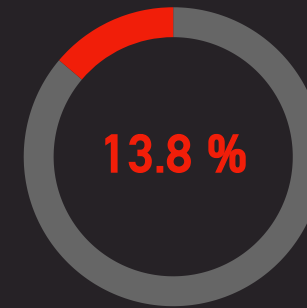
Good Loan Funded Amount

\$370.2M

Good Loan Received Amount

\$435.8M

Bad Loans Issued



Bad Loan Applications

5K

Bad Loan Funded Amount

65.5M

Bad Loan Received Amount

\$37.3M

### Loan Status

Loan Status	Total Loan Applications	Total Funded Amount	Total Amount Received	MTD Total Funded Amount	MTD Total Amount Received	Avg Interest Rate	Avg DTI
Charged Off	5333	\$65,532,225	\$37,284,763	\$8,732,775	\$5,324,211	13.88 %	14.00 %
Current	1098	\$18,866,500	\$24,199,914	\$3,946,625	\$4,934,318	15.10 %	14.72 %
Fully Paid	32145	\$351,358,350	\$411,586,256	\$41,302,025	\$47,815,851	11.64 %	13.17 %
Grand Total	38576	\$435,757,075	\$473,070,933	\$53,981,425	\$58,074,384		



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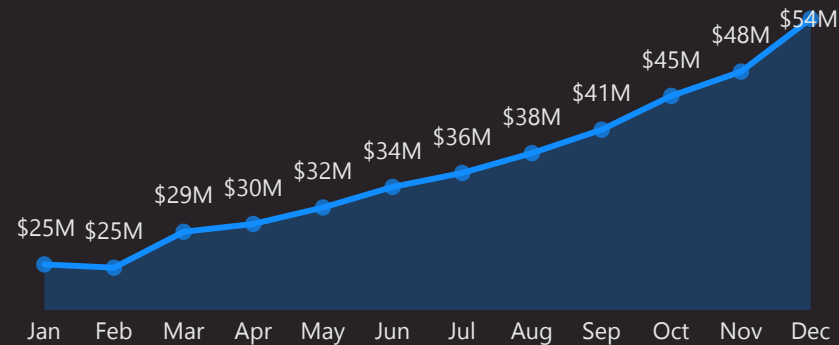
Average DTI Ratio

13.3 %

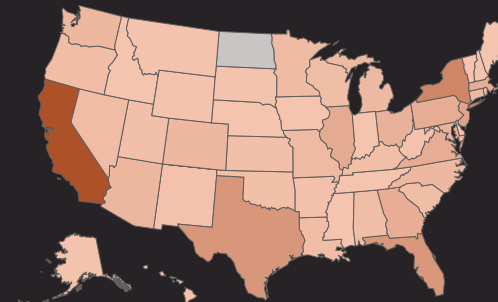
MTD  
13.7 %

MoM  
2.7 %

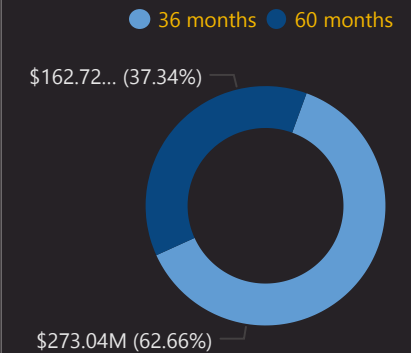
Total Funded Amount by Month



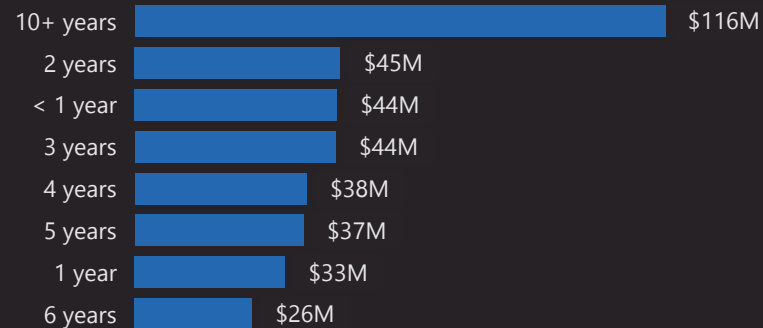
Total Loan Applications by State



Total Funded Amount by Term



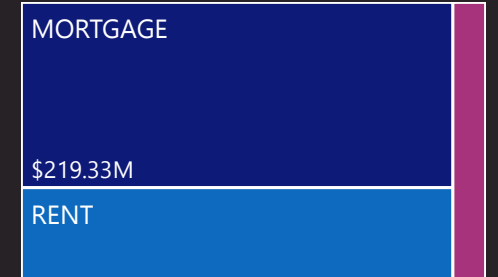
Total Funded Amount by Emp Working Year



Total Funded Amount by Purpose



Total Funded Amount by Home ownership



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MoM  
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ID	Purpose	Home Ownership	Grade	Sub Grade	Issue Date	Funded Amount	Interest rate	Installments	Amount Received
54,734	Debt consolidation	RENT	B	B4	9 August, 2021	\$25,000	0.12	829.10	\$29,330
55,742	credit card	RENT	B	B5	8 May, 2021	\$7,000	0.11	228.22	\$8,216
57,245	Debt consolidation	OWN	C	C2	10 March, 2021	\$1,200	0.13	40.50	\$1,458
57,416	Debt consolidation	RENT	C	C3	9 November, 2021	\$10,800	0.14	366.86	\$13,208
58,915	Debt consolidation	RENT	B	B3	8 April, 2021	\$7,500	0.10	162.34	\$5,844
59,006	credit card	MORTGAGE	C	C5	9 September, 2021	\$3,000	0.14	102.92	\$3,705
61,390	credit card	MORTGAGE	A	A5	10 February, 2021	\$4,000	0.08	125.13	\$4,452
61,419	Debt consolidation	RENT	D	D2	10 February, 2021	\$5,600	0.15	194.02	\$6,475
62,102	Debt consolidation	RENT	B	B1	10 April, 2021	\$3,200	0.10	103.08	\$3,414
65,426	car	MORTGAGE	B	B1	9 August, 2021	\$4,000	0.11	131.22	\$2,755
65,640	home improvement	MORTGAGE	C	C2	8 May, 2021	\$5,000	0.11	87.19	\$3,154
66,431	Debt consolidation	RENT	B	B5	9 February, 2021	\$2,525	0.12	84.12	\$3,028
66,749	Debt consolidation	MORTGAGE	C	C4	8 December, 2021	\$10,625	0.13	360.43	\$12,975
66,943	Debt consolidation	RENT	B	B4	10 August, 2021	\$2,800	0.11	61.57	\$3,144
66,964	Debt consolidation	MORTGAGE	D	D3	8 June, 2021	\$7,500	0.13	253.58	\$9,129
67,503	Debt consolidation	MORTGAGE	A	A4	9 October, 2021	\$10,000	0.0		