BANK LOAN ANALYSIS | SUMMARY

Bank of America.



38.6K

MTD MoM
4.3K 6.9%

\$435.8M

MTD MoM

\$54.0M 13.0%

\$473.1M

MTD MoM

\$58.1M 15.8%

Avg Interest Rate
12.05%

MTD MoM
12.4% 3.5%

Avg DTI
13.33%

MTD MoM
13.7% 2.7%

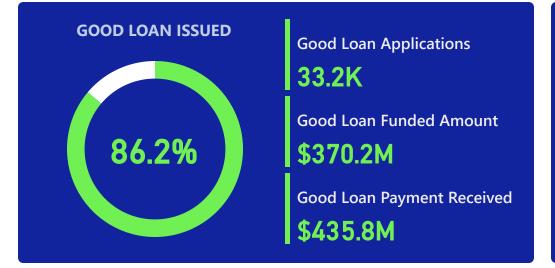
Summary

Overview

Details

State







Grade



Purpose



LOAN STATUS													
loan_status	Total Loan Applications	Total Funded Amount	Total Payment Received	MTD Funded Amount	MTD Payment Received	Avg Interest Rate							
Charged Off	5333	\$65,532,225	\$37,284,763	\$8,732,775	\$5,324,211	13.88%							
Current	1098	\$18,866,500	\$24,199,914	\$3,946,625	\$4,934,318	15.10%							
Fully Paid	32145	\$351,358,350	\$411,586,256	\$41,302,025	\$47,815,851	11.64%							
Total	38576	\$435,757,075	\$473,070,933	\$53,981,425	\$58,074,380	12.05%							

BANK LOAN ANALYSIS | OVERVIEW

Bank of America.



Total Loan Applications

38.6K

MTD MoM

4.3K 6.9%

Total Funded Amount

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13.7% 2.7%

Summary

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Select Measure



State



Grade



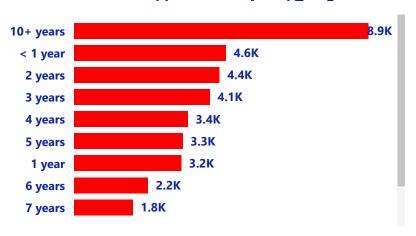
Good Vs Bad Loan



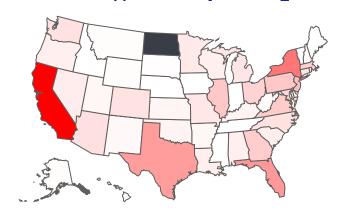
Total Loan Applications by Month



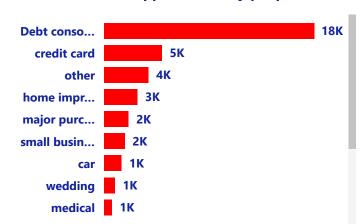
Total Loan Applications by emp_length



Total Loan Applications by address_state



Total Loan Applications by purpose



Total Loan Applications by term



Total Loan Applications by home ownership



BANK LOAN ANALYSIS | DETAILS

Bank of America.



Total Loan Applications

38.6K

MTD MoM 4.3K 6.9%

Total Funded Amount

\$435.8M

MTD MoM \$54.0M 13.0% **Total Payment Received**

\$473.1M

MTD MoM \$58.1M 15.8% Avg Interest Rate 12.05%

MTD MoM 12.4% 3.5% Avg DTI 13.33%

MTD MoM 13.7% 2.7%

Summary

Overview

Details

State



Grade



Good Vs Bad Loan



ID	Purpose	Home Ownership	Grade	Sub Grade	Issue Date	Funded Amount	Interest Rate	Installments	Payment Received
1068350	car	MORTGAGE	Α	A1	Friday, January 01, 2021	\$3,500	0.06	106.53	\$3,835
1072053	car	RENT	E	E1	Friday, January 01, 2021	\$3,000	0.19	109.43	\$3,939
1069243	car	RENT	С	C5	Tuesday, January 05, 2021	\$12,000	0.16	421.65	\$3,522
178977	small business	MORTGAGE	В	B4	Friday, January 08, 2021	\$25,000	0.10	802.47	\$7,222
190846	home improvement	RENT	Е	E2	Friday, January 08, 2021	\$25,000	0.14	851.41	\$7,662
191730	Debt consolidation	RENT	Е	E4	Friday, January 08, 2021	\$20,000	0.14	687.25	\$24,741
192299	other	RENT	D	D4	Friday, January 08, 2021	\$16,000	0.13	537.57	\$19,362
192311	Debt consolidation	RENT	В	B4	Friday, January 08, 2021	\$10,000	0.10	320.99	\$10,995
192616	Debt consolidation	MORTGAGE	В	B5	Friday, January 08, 2021	\$12,000	0.10	386.99	\$13,865
193452	small business	RENT	Α	A5	Friday, January 08, 2021	\$10,000	0.08	315.12	\$11,344
193586	major purchase	RENT	С	C2	Friday, January 08, 2021	\$9,000	0.11	292.91	\$10,545
193630	Debt consolidation	RENT	Α	A4	Friday, January 08, 2021	\$4,000	0.08	125.48	\$4,443
194565	Debt consolidation	RENT	В	В3	Friday, January 08, 2021	\$12,000	0.09	383.45	\$13,801
194762	Debt consolidation	RENT	Е	E1	Friday, January 08, 2021	\$15,450	0.13	523.78	\$17,924
195618	other	MORTGAGE	D	D2	Friday, January 08, 2021	\$6,000	0.12	199.78	\$7,104
195655	Debt consolidation	OWN	В	В3	Friday, January 08, 2021	\$18,000	0.09	575.17	\$20,706
106027	Dobt consolidation	DENIT	D	רם	Eriday January 00 2021	¢2 000	0.00	UE 43	¢2 //22