MEMBER DEMOGRAPHICS

Total Member by Gender

Gender ●Non-binary ●Female ●Male

5.0K (33.01%)
5.1K (33.73%)
5.0K (33.27%)
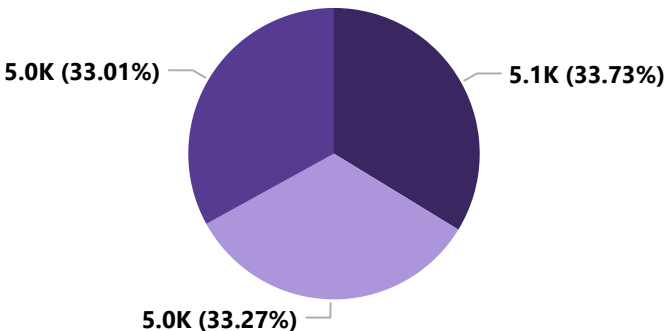
Marital Status & Gender by Total Member

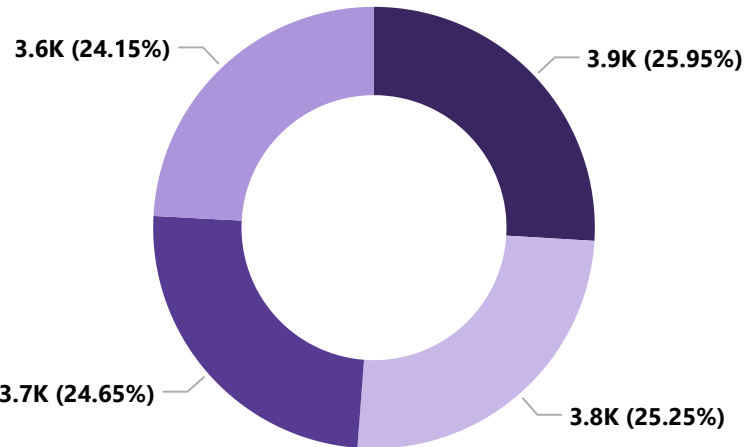●Divorced ●Married ●Single ●Widowed

Gender	Divorced	Married	Single	Widowed
Non-binary	1275	1204	1273	
Female	1268	1189	1325	
Male	1244	1216		
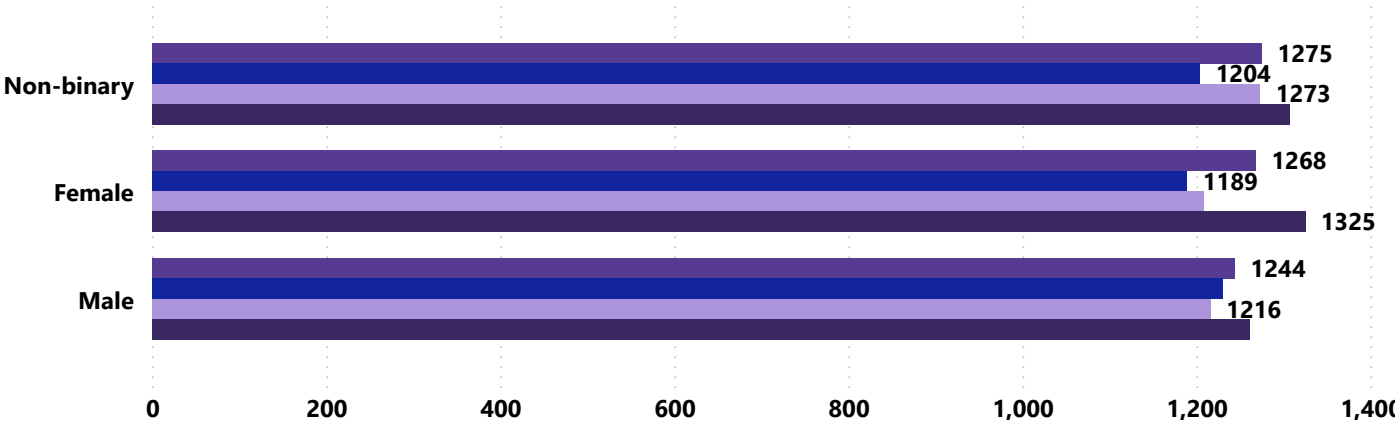
Total Member by Marital Status

Marital Status ●Widowed ●Divorced ●Single ●Married

3.6K (24.15%)
3.9K (25.95%)
3.8K (25.25%)
3.7K (24.65%)

Age Distribution of Member

Total Member
15,000

Age Group	Count
<25	1957
25 - 40	4723
41 - 60	5732
61+	2588
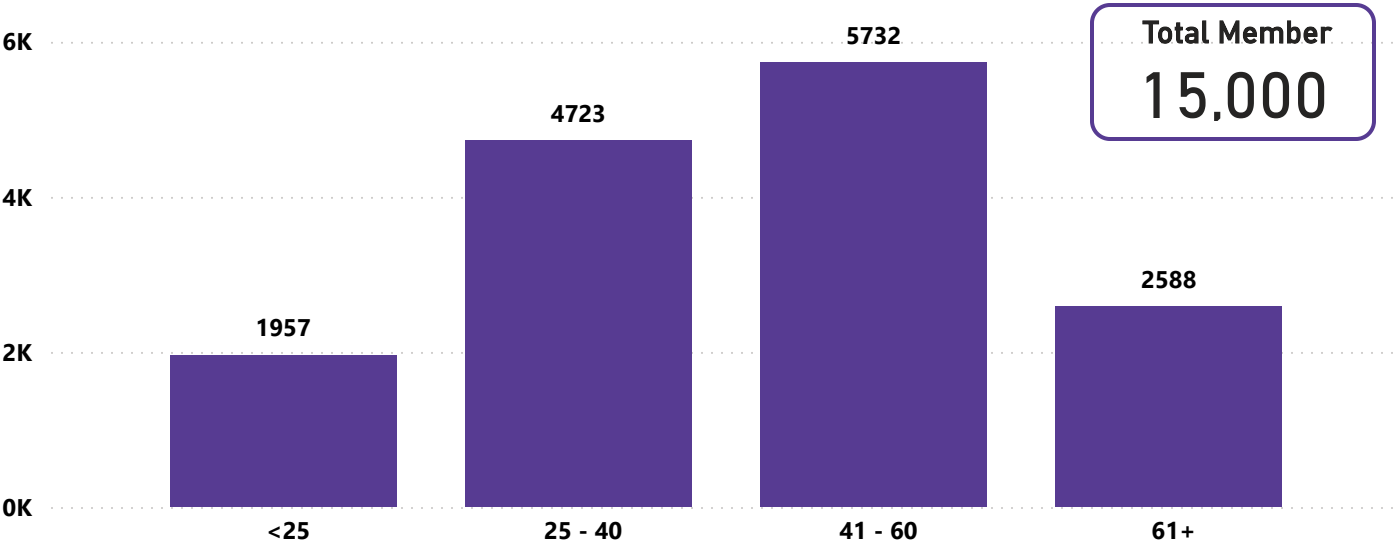
INCOME DISTRIBUTION ACROSS THE WORLD

Total Income Received
$891.65M

Total Loan Incurred
$349.99M

Avg. Income per Member
$59K

Avg. Loan per Member
$23K

Total Member
15,000

Total States
10,614

Total Locations
243
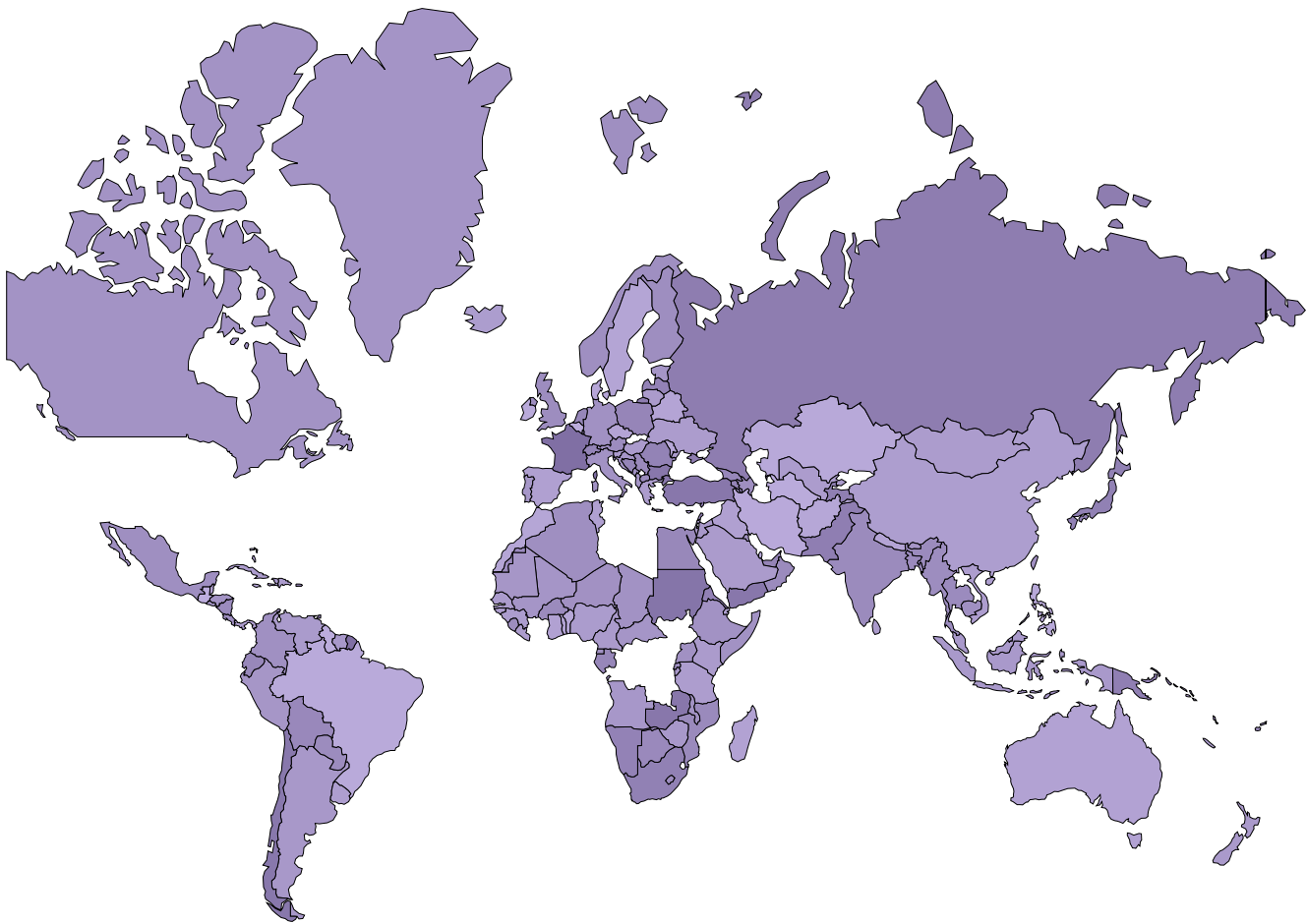
Top Five Location by Member

Location	Members
Congo	124
Korea	122
French Guiana	87
France	79
Latvia	77

Top 5 Location by Income

Location	Income
Korea	$7.79M
Congo	$7.78M
French Guiana	$5.17M
France	$5.04M
Pakistan	$4.45M
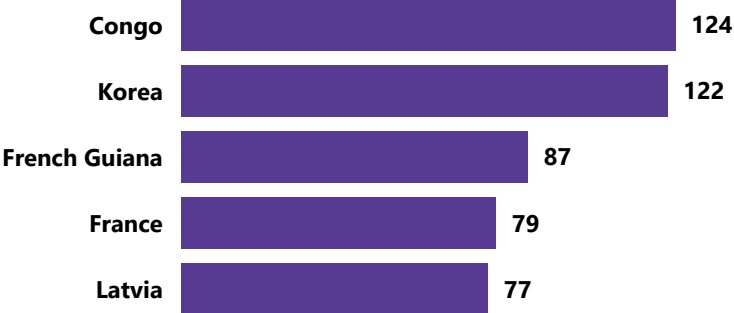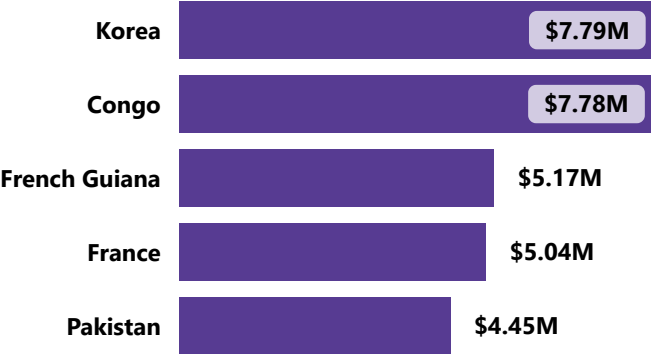
INCOME OVERVIEW

Top 10 Countries Income

$54.53M

Marital Status By Income

Widowed $233M (26%)
Married $212M (24%)
Divorced $226M (25%)
Single $221M (25%)
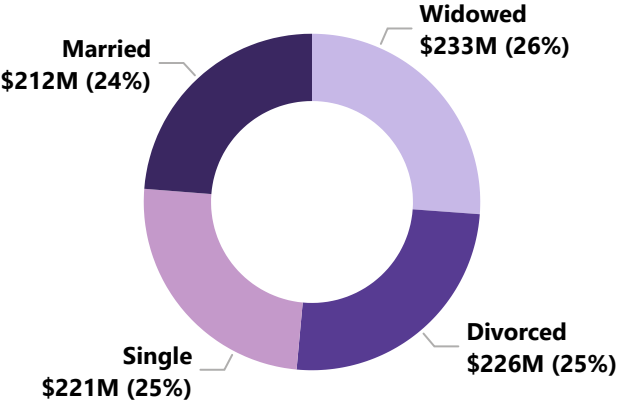
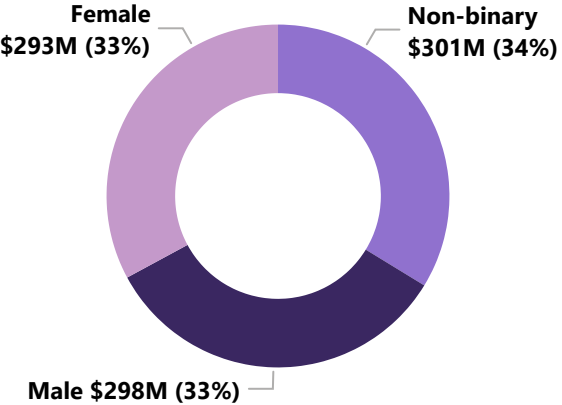Total Income Paid is $891.6M to 12,750 members from 243 countries across the world. $54.5M was received in income amongst the top 10 countries, Korea & Congo tops the list with 14.29% & 14.27% respectively of the total paid. Top 10 countries account for 16% of total income received in the period under review

Top 10 Countries by Income

Country	Income
Korea	$7.8M
Congo	$7.8M
French Guiana	$5.2M
France	$5.0M
Seychelles	$4.9M
Sudan	$4.8M
Trinidad and Tobago	$4.8M
Bulgaria	$4.7M
Turkey	$4.7M
Yemen	$4.7M

Gender By Income

Female $293M (33%)
Non-binary $301M (34%)
Male $298M (33%)

Active Years By Income

16+ $180M (20%)
0 - 05 $272M (30%)
11 - 15 $219M (25%)
06 - 10 $221M (25%)
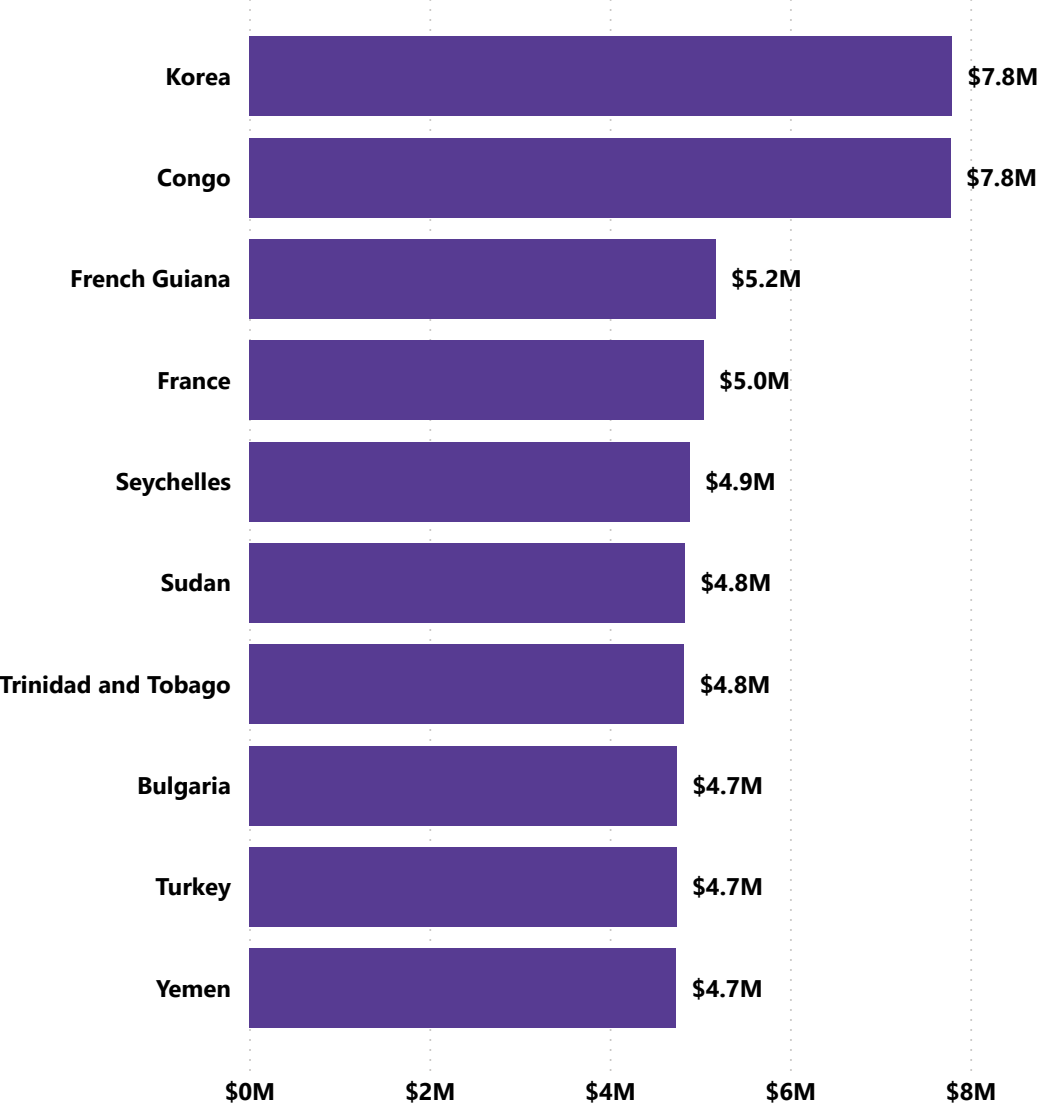
LOAN OVERVIEW

Top 10 Countries Loan Incurred
$20.86M

Marital Status by Loan Incurred

Married $84M (24%)
Widowed $92M (26%)
Single $86M (25%)
Divorced $88M (25%)

Total Loan Incurred is $349.9M from 12,748 members in 243 countries across the world. $20.8M in loan was incurred amongst the top 10 countries, Congo & Korea tops the list with 14.82% & 13.42% respectively of the total. Top 10 countries account for 6% of total loan incurred in the period under review
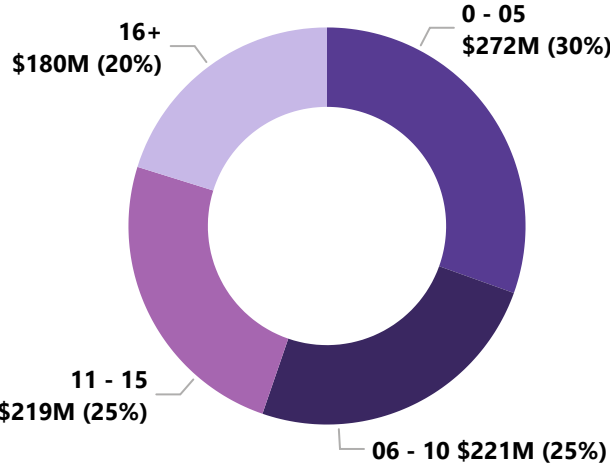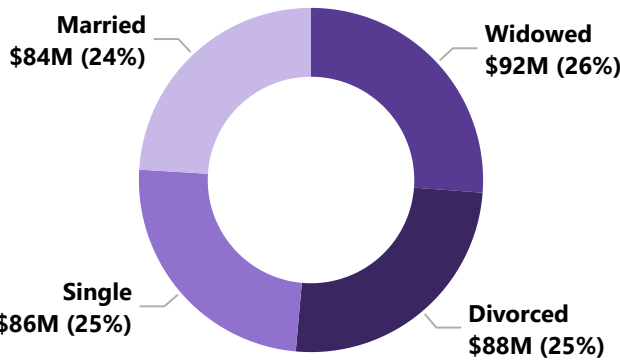
Top 10 Countries by Loan Received

Country	Loan
Congo	$3.1M
Korea	$2.8M
French Guiana	$2.0M
Pakistan	$1.9M
France	$1.9M
Trinidad and Tobago	$1.9M
Namibia	$1.8M
Bouvet Island (Bouv...	$1.8M
Chile	$1.8M
Bolivia	$1.8M

$0M $1M $2M $3M

Gender By Loan Incurred

Male $115M (33%)
Non-binary $118M (34%)
Female $117M (33%)

Active Years By Loan Incurred

16+ $70.37M (20%)
0 - 05 $106.6M (30%)
06 - 10 $86.4M (25%)
11 - 15 $86.62M (25%)
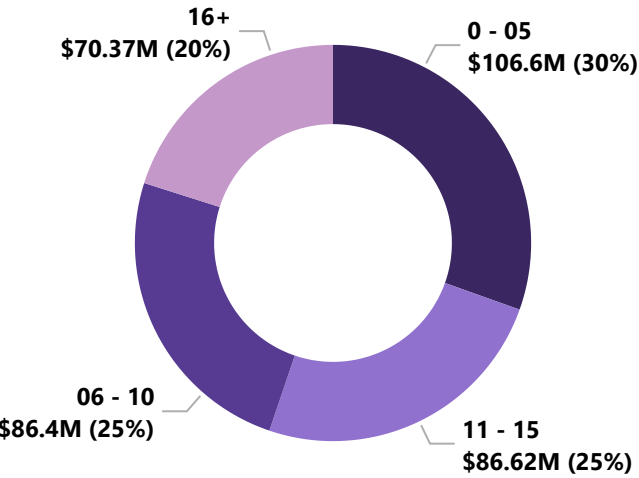
DEMOGRAPHICS BREAKDOWN

Marital Status & Gender by Income

● Divorced ● Married ● Single ● Widowed

Non-binary
- $76M
- $70M
- $77M
- $78M

Male
- $75M
- $72M
- $73M
- $78M

Female
- $75M
- $70M
- $71M
- $78M

X-axis: $0M, $20M, $40M, $60M, $80M

Age Distribution by Income

- <25: $99M
- 25 - 40: $240M
- 41 - 60: $290M
- 61+: $129M

Y-axis: $0M, $100M, $200M, $300M

Age Distribution by Loan Incurred

- <25: $38.10M
- 25 - 40: $94.52M
- 41 - 60: $115.50M
- 61+: $50.67M

Y-axis: $50M, $100M

Gender by Loan Incurred

- Non-binary: $101.81M
- Male: $97.41M
- Female: $99.57M

Y-axis: $98M, $100M, $102M

TOP 20 COUNTRIES BY INCOME

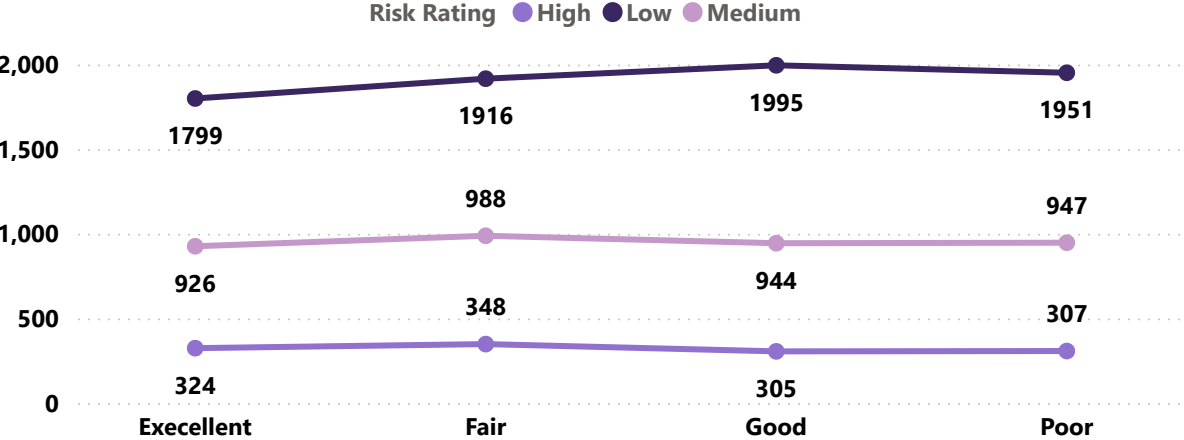| Country	Total Income	Loan Incurred	Assets Value
Korea	$7,792,841	$2,799,750	$15,594,950
Congo	$7,778,961	$3,090,876	$19,062,143
French Guiana	$5,169,158	$1,983,714	$12,335,791
France	$5,039,508	$1,908,136	$10,397,746
Seychelles	$4,881,234	$1,683,962	$10,651,996
Sudan	$4,830,177	$1,591,133	$10,637,323
Trinidad and Tobago	$4,821,473	$1,900,330	$9,409,755
Bulgaria	$4,740,941	$1,563,485	$9,912,186
Turkey	$4,737,854	$1,609,091	$10,000,147
Yemen	$4,735,245	$1,702,218	$10,412,081
Zambia	$4,719,839	$1,715,359	$9,492,478
Chile	$4,707,275	$1,801,728	$9,840,494
Bouvet Island (Bouvetoya)	$4,637,365	$1,819,187	$9,325,454
Christmas Island	$4,578,696	$1,638,130	$8,991,471
Syrian Arab Republic	$4,574,857	$1,577,747	$9,578,431
Nauru	$4,564,278	$1,766,166	$10,670,369
Cote d'Ivoire	$4,556,058	$1,692,937	$10,288,467
Andorra	$4,520,725	$1,635,510	$9,209,689
Russian Federation	$4,506,984	$1,781,675	$8,771,453
Lebanon	$4,471,079	$1,675,048	$8,237,844

RISK PROFILING BY DEMOGRAPHICS (INCOME)

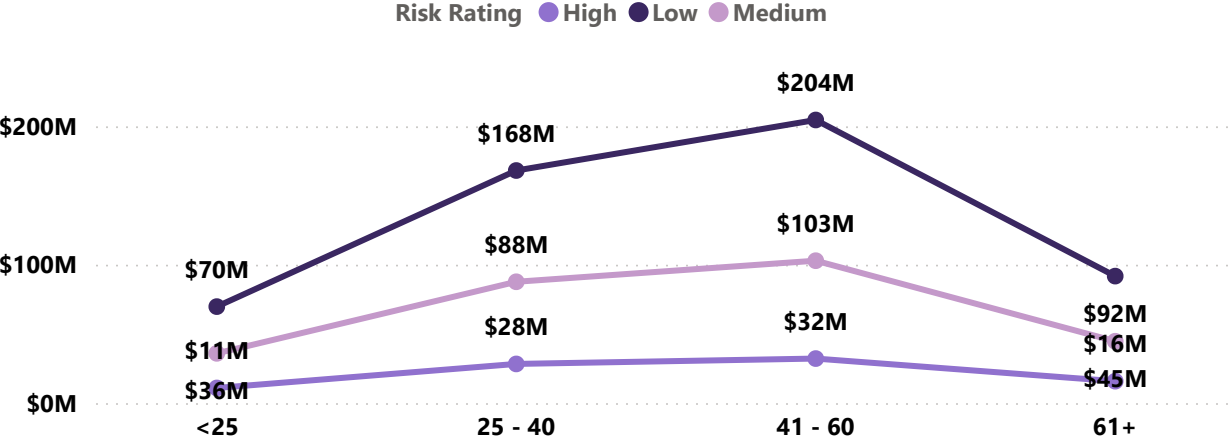## Education Level by Income & Risk Rating

● High ● Low ● Medium

Education	High	Low	Medium
Bachelor's	2.38%	15.32%	7.75%
High School	2.54%	15.04%	7.61%
PhD	2.54%	14.58%	7.74%
Master's	2.30%	14.93%	7.29%
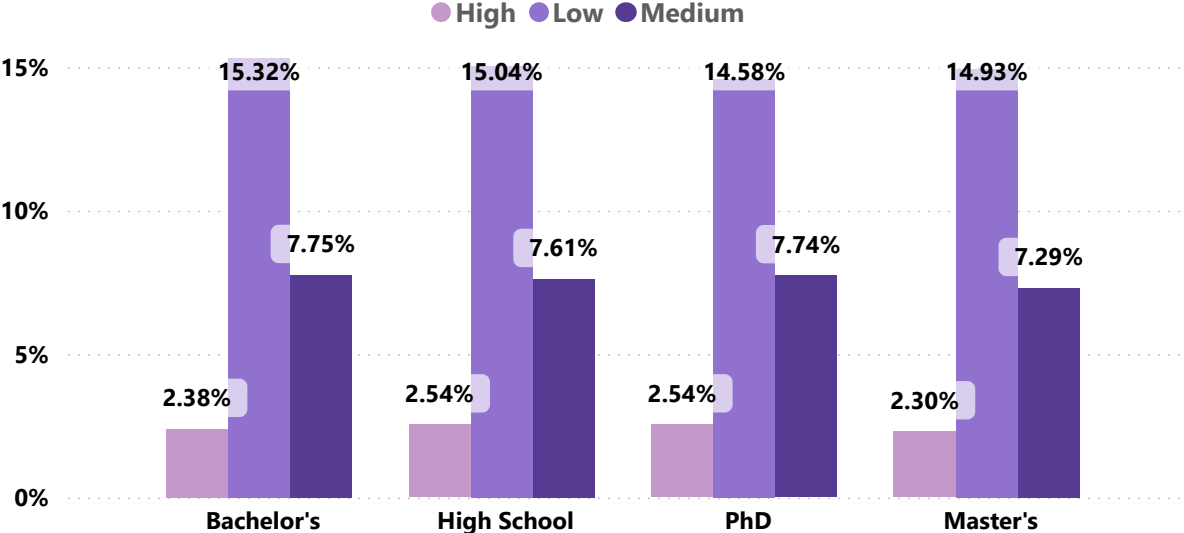
Marital Status by Income & Risk Rating

● High ● Low ● Medium

Marital Status	High	Low	Medium
Widowed	2.72%	15.58%	7.85%
Divorced	2.34%	15.10%	7.87%
Single	2.41%	14.81%	7.57%
Married	2.28%	14.38%	7.10%

Members by Credit Score & Risk Rating

Risk Rating ● High ● Low ● Medium

Credit Score	Low	Medium	High
Excellent	1799	926	324
Fair	1916	988	348
Good	1995	944	305
Poor	1951	947	307
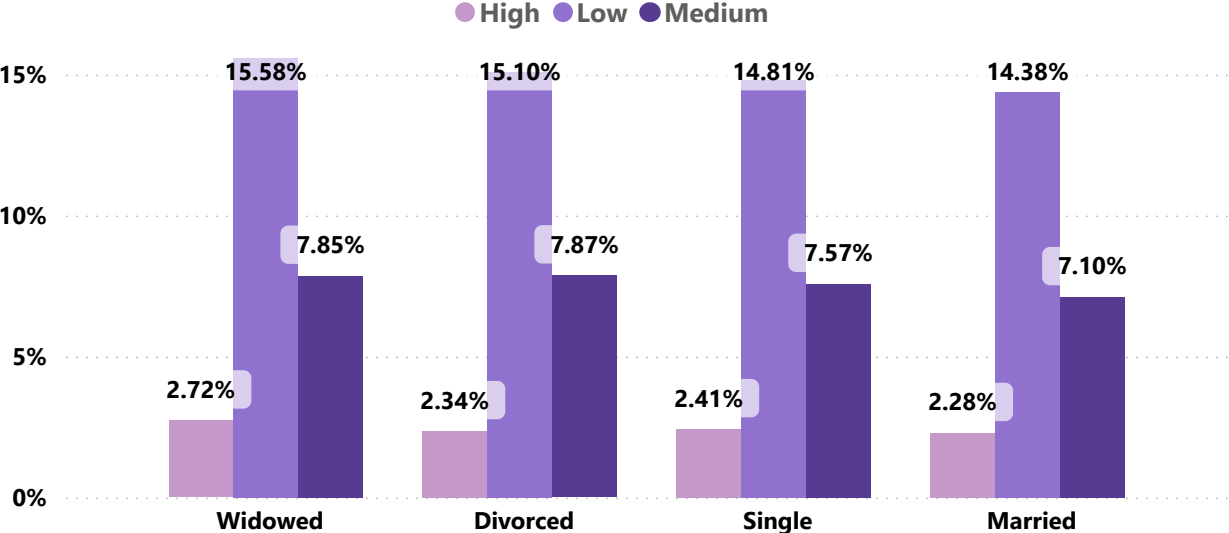
Age Group by Income & Risk Rating

Risk Rating ● High ● Low ● Medium

Age Group	Low	Medium	High
<25	$70M	$11M	$36M
25 - 40	$168M	$88M	$28M
41 - 60	$204M	$103M	$32M
61+	$92M	$45M	$16M

RISK PROFILING BY DEMOGRAPHICS (LOAN)

Education Level by Loan & Risk Rating

● High ● Low ● Medium

Education	High	Low	Medium
PhD	2.79%	14.93%	7.83%
Bachelor's	2.31%	15.60%	7.56%
High School	2.55%	14.57%	7.59%
Master's	2.49%	14.57%	7.22%
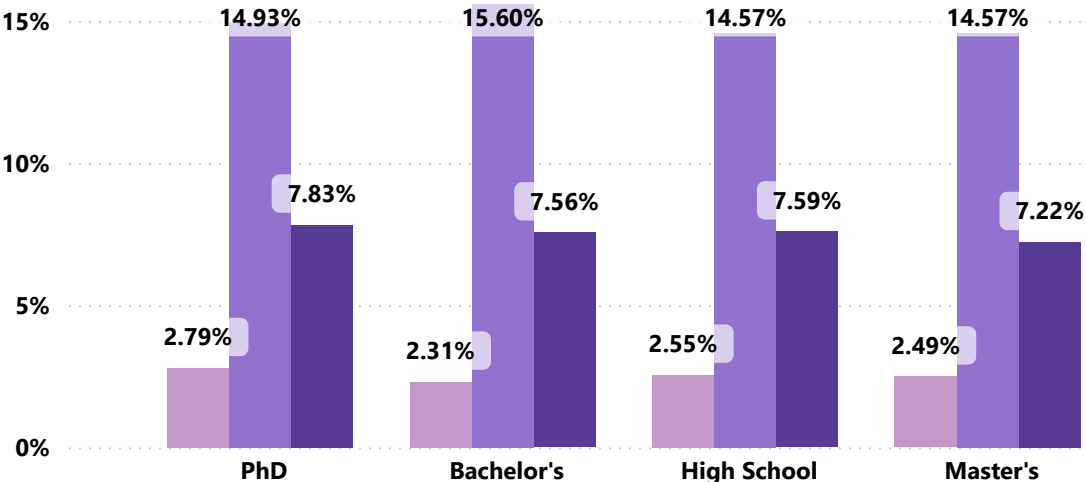
Marital Status by Loan & Risk Rating

● High ● Low ● Medium

Marital Status	High	Low	Medium
Widowed	2.83%	15.20%	8.15%
Divorced	2.54%	15.20%	7.49%
Single	2.61%	14.60%	7.35%
Married	2.16%	14.67%	7.21%

Members by Credit Score & Risk Rating

Risk Rating ● High ● Low ● Medium

Credit Score	High	Low	Medium
Excellent	324	1799	926
Fair	348	1916	988
Good	305	1995	944
Poor	307	1951	947
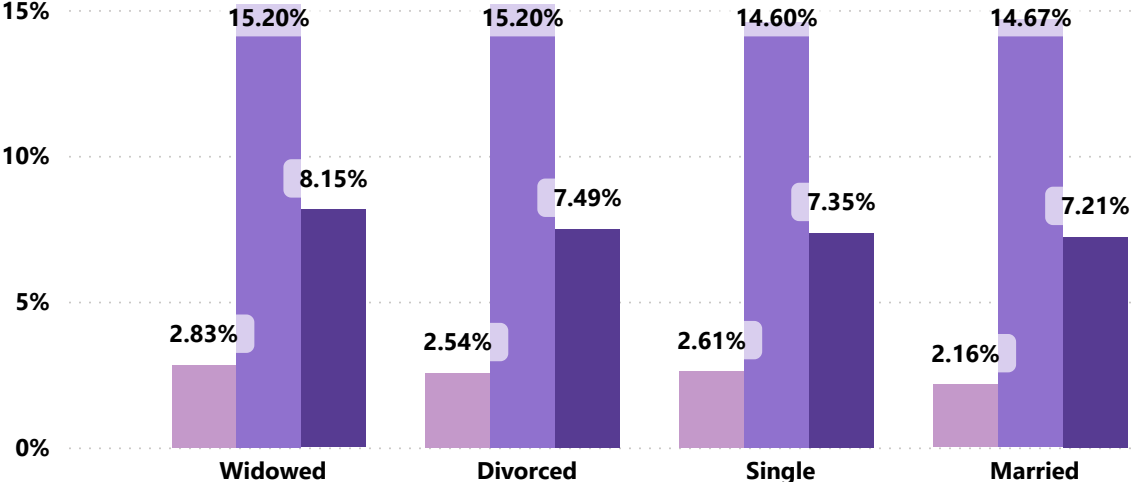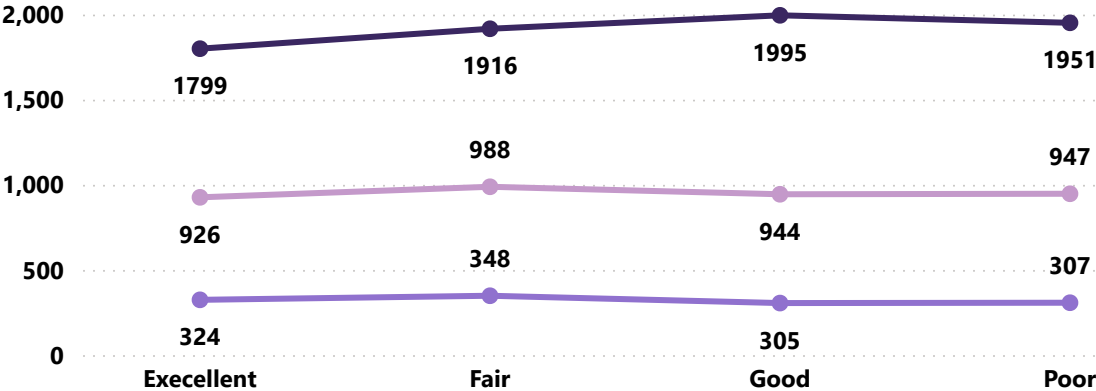
Age Group by Loan & Risk Rating

Risk Rating ● High ● Low ● Medium

Age Group	High	Low	Medium
<25	$14M	$26M	$4M
25 - 40	$11M	$66M	$34M
41 - 60	$14M	$80M	$41M
61+	$17M	$36M	$7M
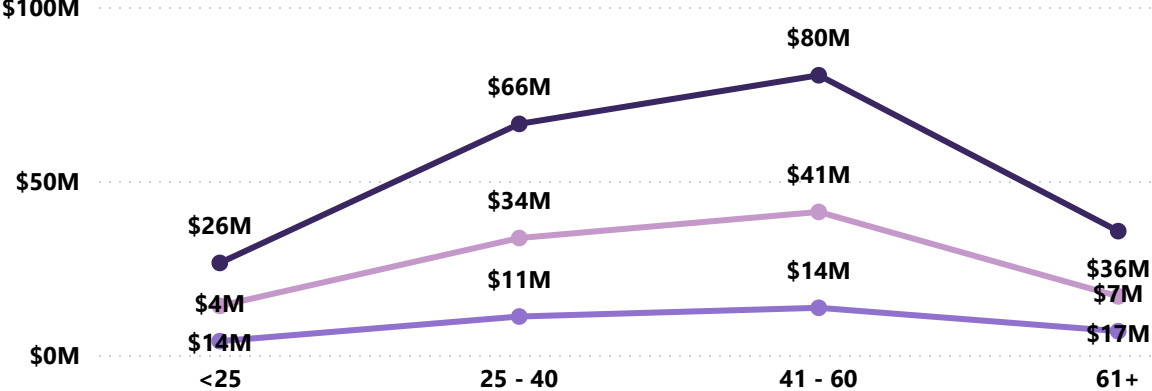
LOAN BEHAVOUR ANALYSIS

Loan Purpose by Loan Amount

Home	Personal	Auto	Business
$88M	$88M	$88M	$86M
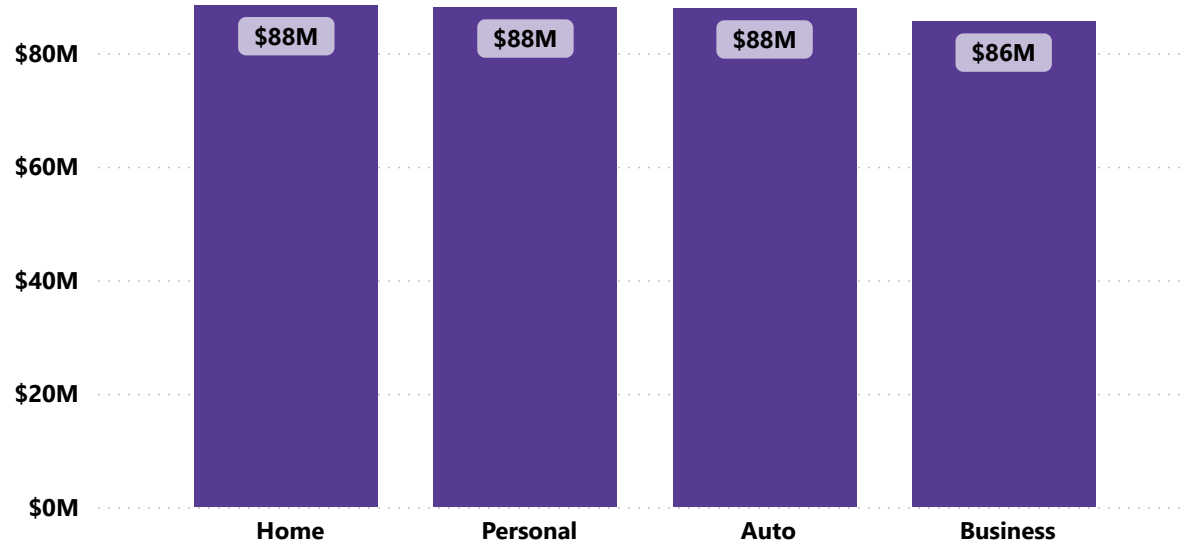
Credit Score Class by Loan Amount

Excellent	Fair	Good	Poor
$70M	$77M	$76M	$75M
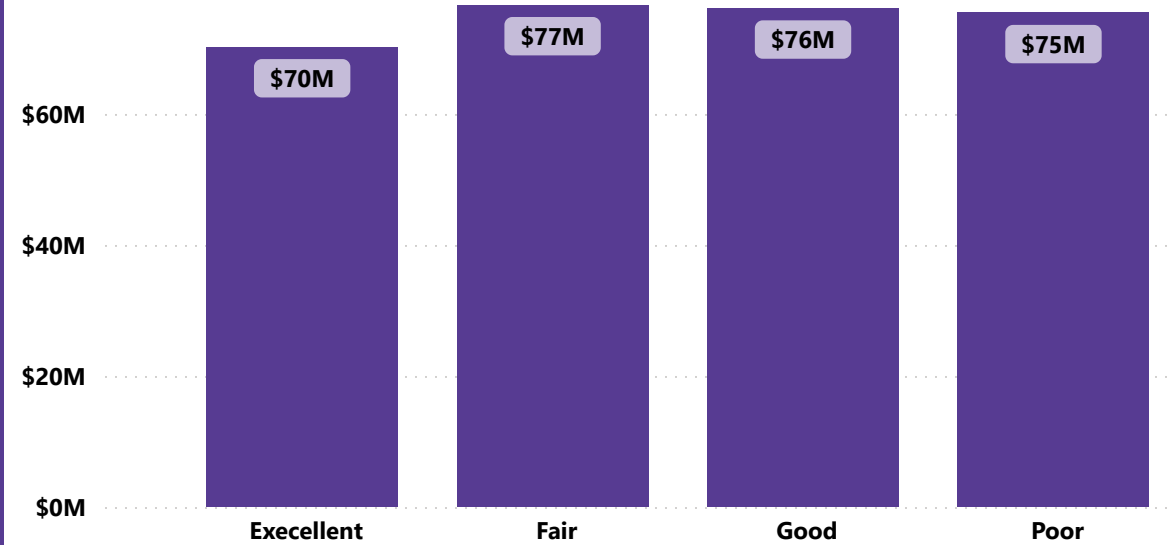
Marital Status by Loan Amount

Widowed	Single	Married	Divorced
$91.62M	$85.92M	$84.13M	$88.31M

Age Group by Loan Amount

<25	25 - 40	41 - 60	61+
$45M	$111M	$135M	$59M
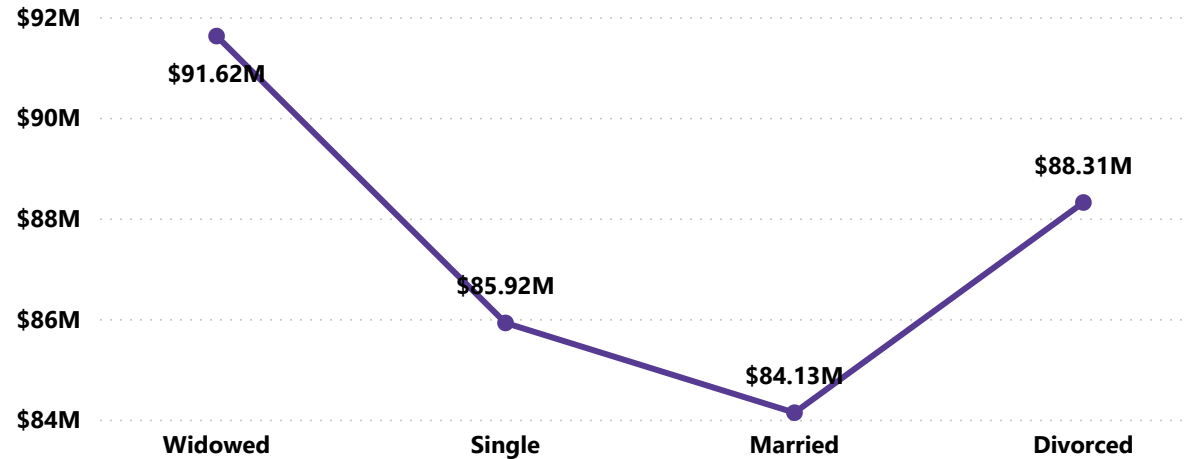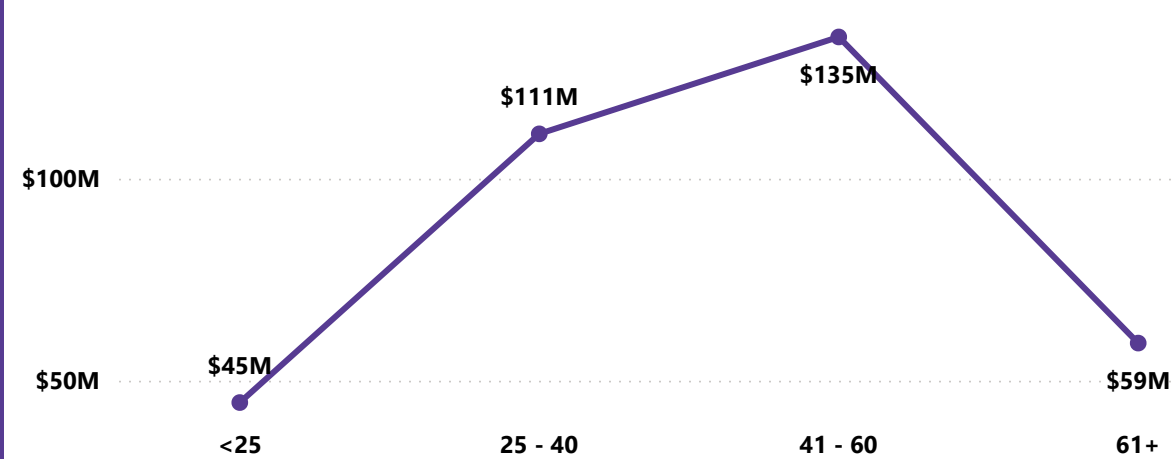
LOAN DEFAULT BREAKDOWN

Default Risk by Income

- No Default: $156M
- Medium: $299M
- Low Risk: $151M
- High Risk: $151M
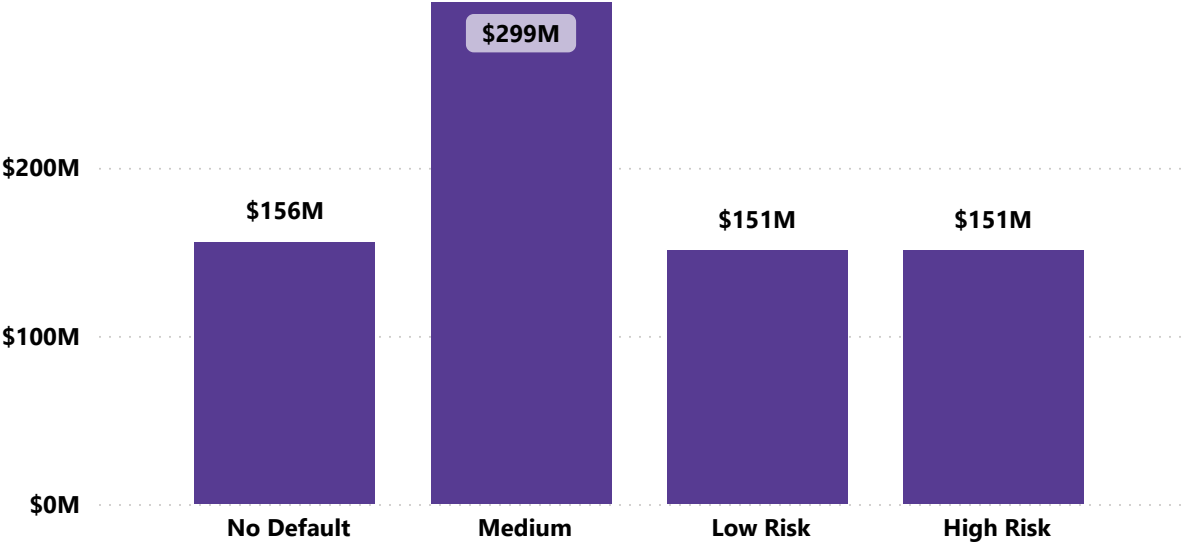
Default Risk by Loan Percentage

- No Default: 20.10%
- Medium: 39.16%
- Low Risk: 20.26%
- High Risk: 20.48%
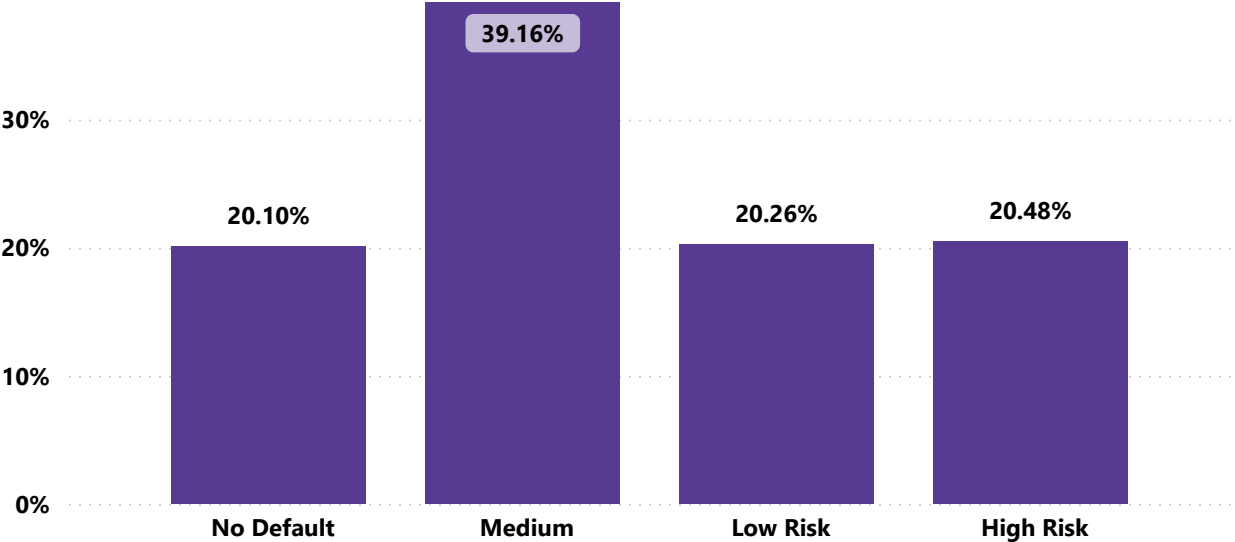
Default Risk by Average Loan Incurred

- No Default: $23.23K
- Medium: $23.33K
- Low Risk: $23.38K
- High Risk: $23.91K
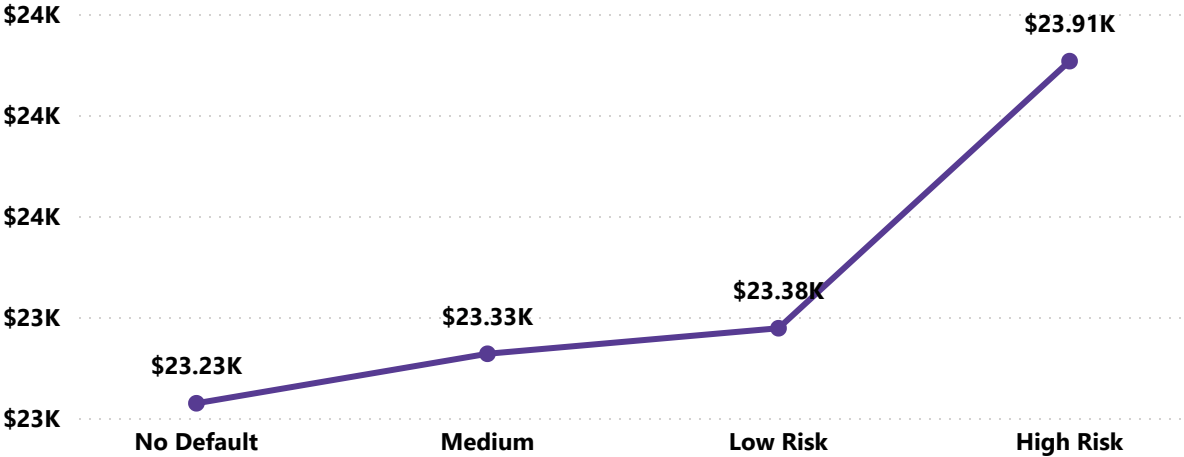
Default Risk by Average Income

- No Default: $60.56K
- Medium: $59.17K
- Low Risk: $58.60K
- High Risk: $58.84K
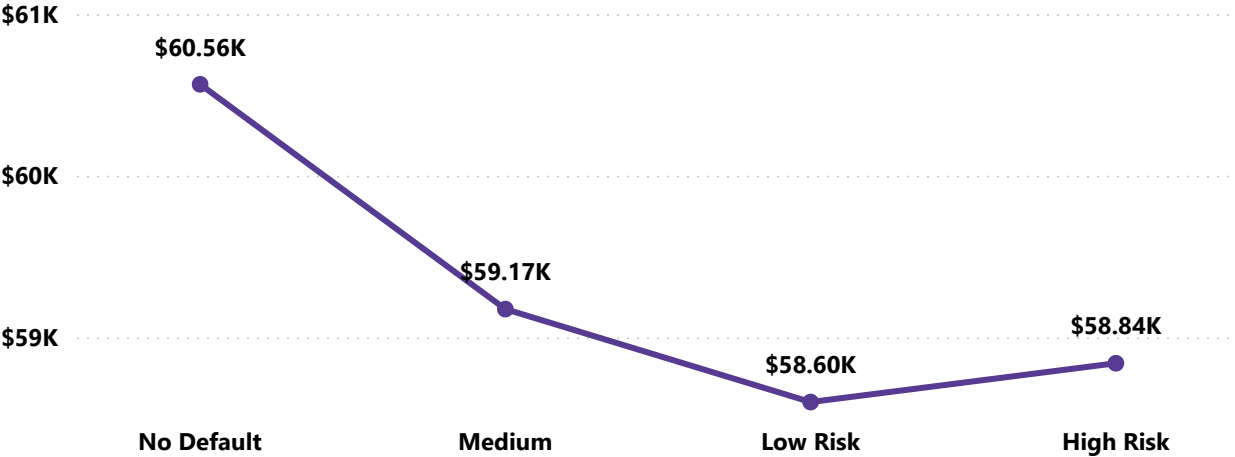
EMPLOYMENT & INCOME STABILITY ANALYSIS

Years Employed by Income

- $271.79M (0 - 05)
- $221.03M (06 - 10)
- $218.84M (11 - 15)
- $180M (16+)
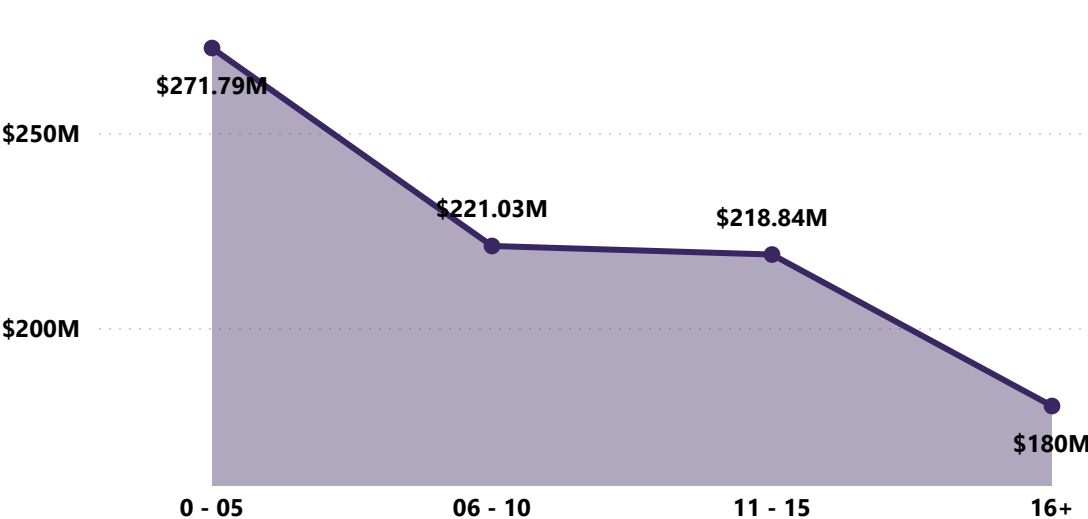
Years Employed by Loan Incurred

- $106.6M (0 - 05)
- $86.4M (06 - 10)
- $86.62M (11 - 15)
- $70.37M (16+)
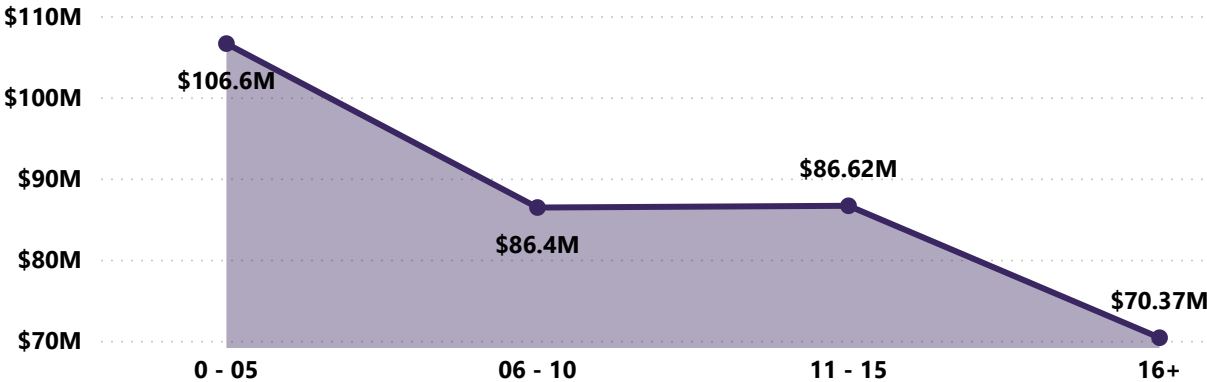
No of Members by Years Employed

- 4558 (0 - 05)
- 3717 (06 - 10)
- 3709 (11 - 15)
- 3016 (16+)
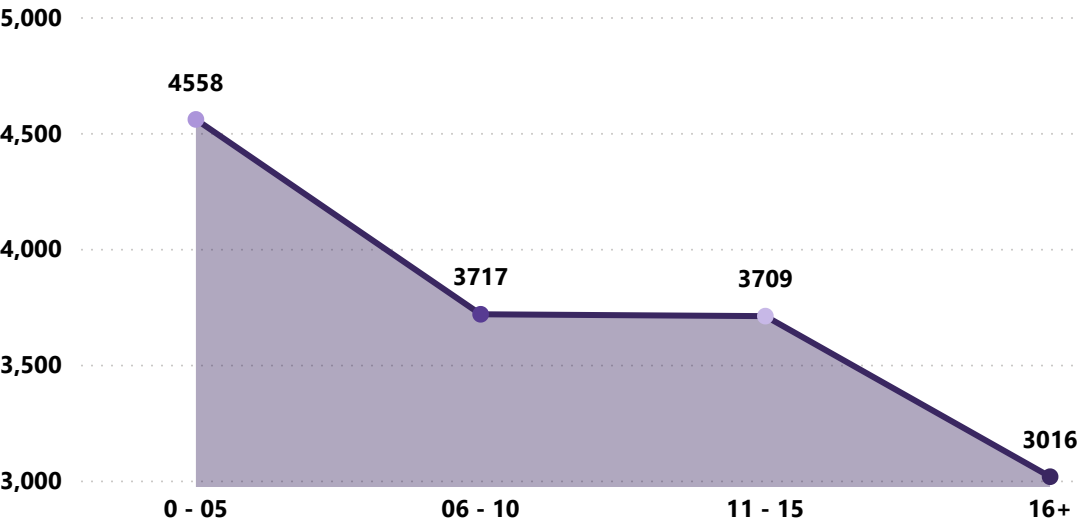
Age Distribution by Income & Credit Score

Credit Score Band ● Exceellent ● Fair ● Good ● Poor

Age	Excellent	Fair	Good	Poor
<25	$24M	$24M	$26M	$25M
25 - 40	$59M	$63M	$58M	$60M
41 - 60	$67M	$73M	$77M	$73M
61+	$32M	$33M	$32M	$33M