

Loans

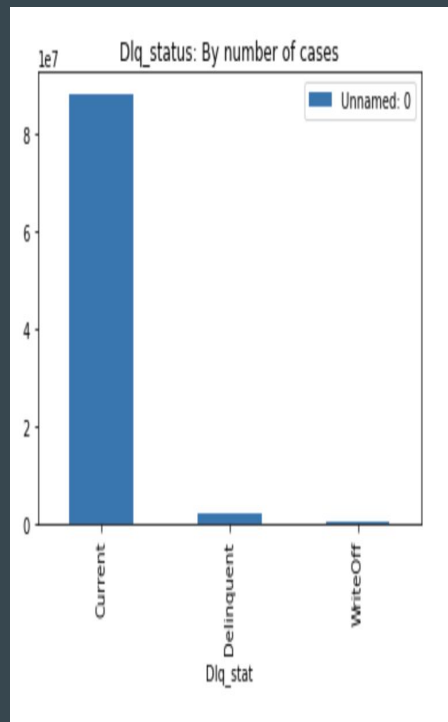
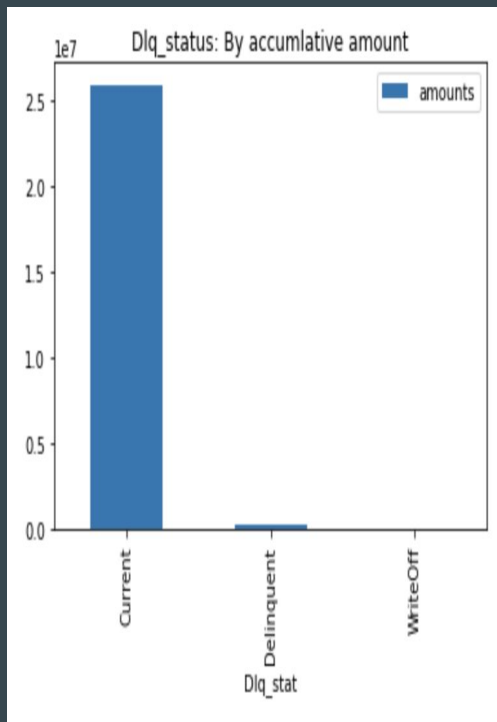


Julie Yang 2022

Overview

Majority of loans are in good standing

Fraction on loans are delinquent, and a very small fraction are write-off.

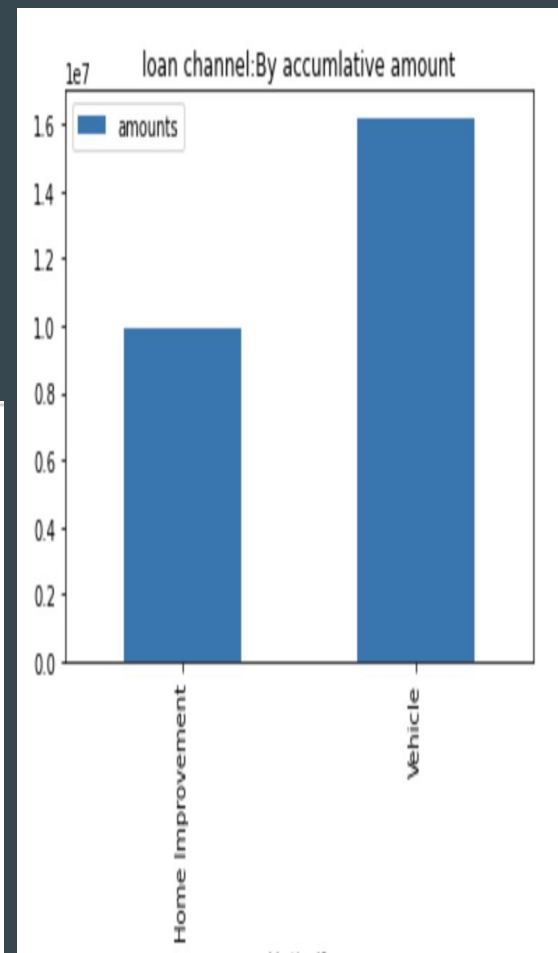


Type of loan

Two major types of loans are:

Home Improvement and Vehicle

		Unnamed: 0	amounts	Delq_days
Delq_stat	Vertical1			
Current	Home Improvement	50892457	9.938896e+06	0.0
	Vehicle	37187171	1.594077e+07	0.0
Delinquent	Home Improvement	183093	1.942397e+04	337.0
	Vehicle	1907784	2.468711e+05	2404.0
WriteOff	Vehicle	172736	1.242230e+04	0.0

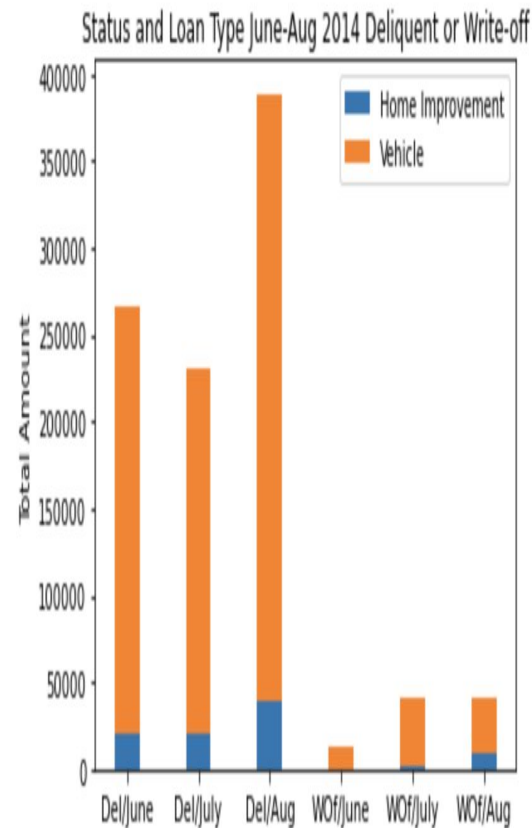
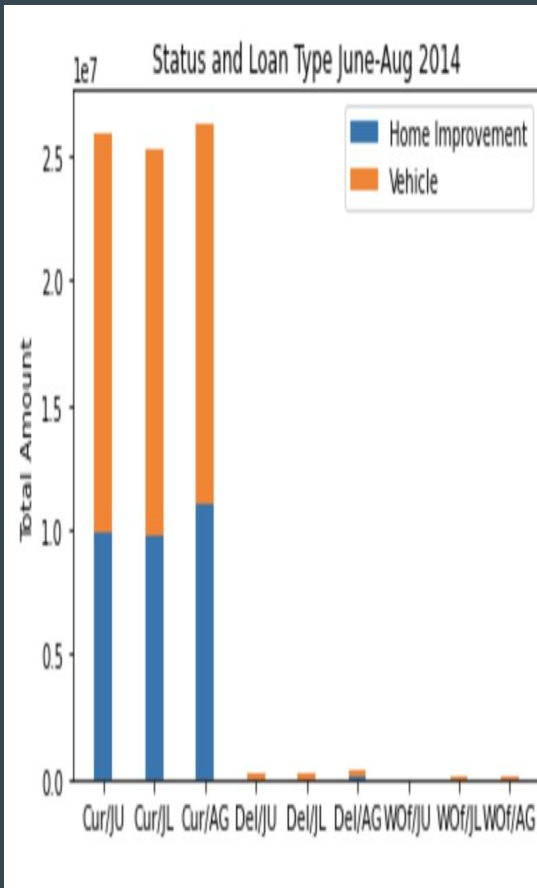


Detailed breakdown

Good standing loans have balanced number of both type of loans.

Delinquent and Write-off loans are made mostly of Vehicle loans.

The proportion are stable over the 3 months, with increase of delinquent in August.



Conclusion

Majority of loans are in good standing, and have balanced number of vehicle loans and home improvement loans.

Vehicle loans are more risky than home improvement loans.