

133

Total Customers

133

Deposit Account

19

Loan Accounts

\$20.20M

Current Deposit Balance

\$20.27M

Available Deposit Balance

\$41.56M

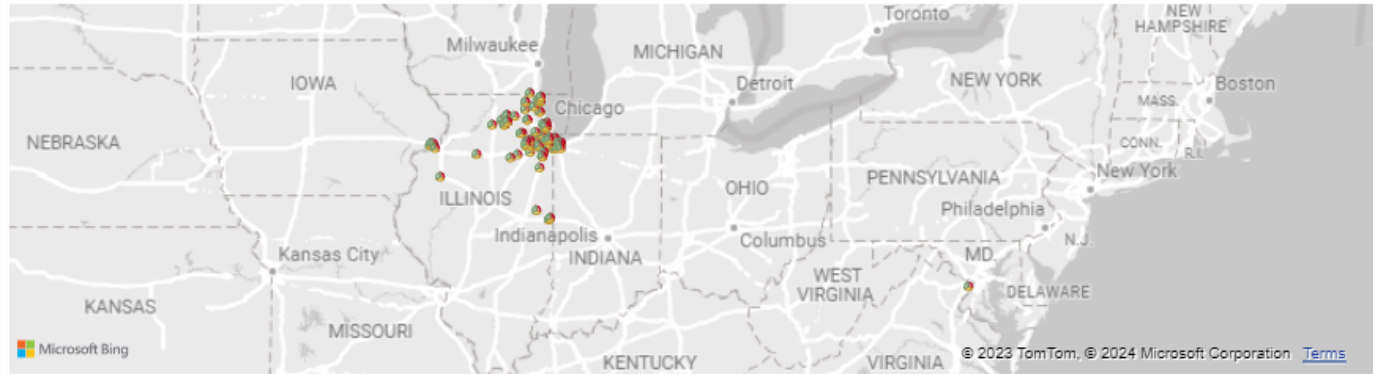
Current Debts

\$272.15M

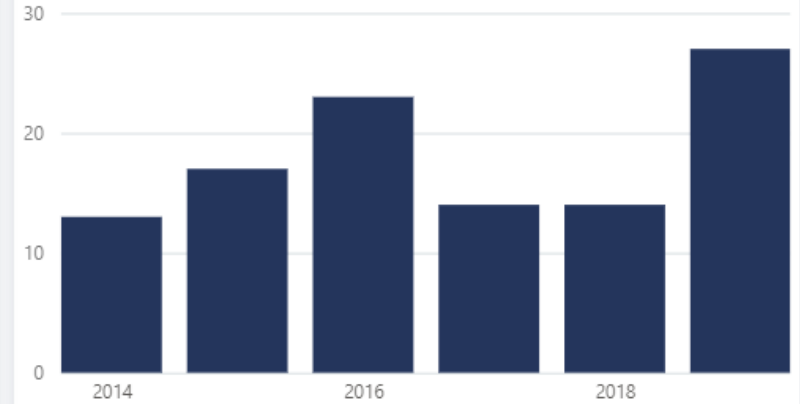
Future Debts

Customers by Risk Categorization

● High Risk ● Moderate Risk ● Low Risk

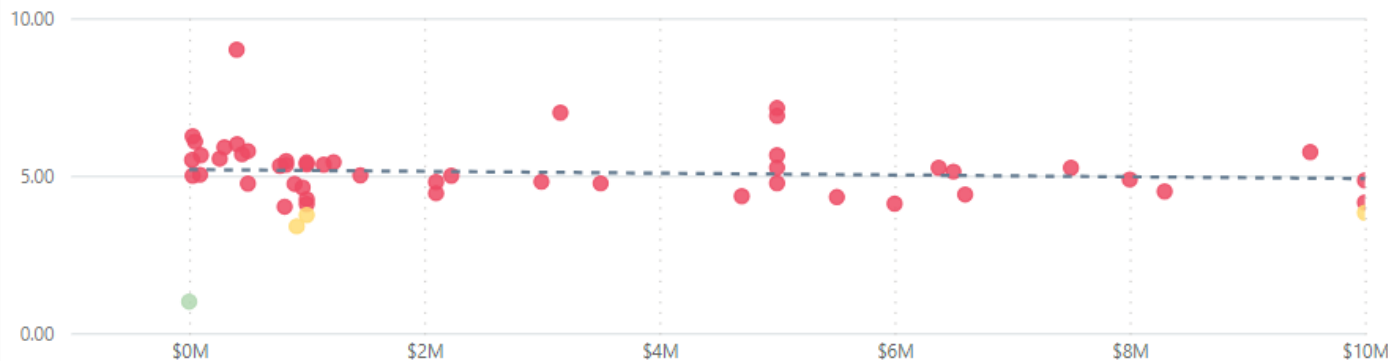


Accounts Opened Over Time

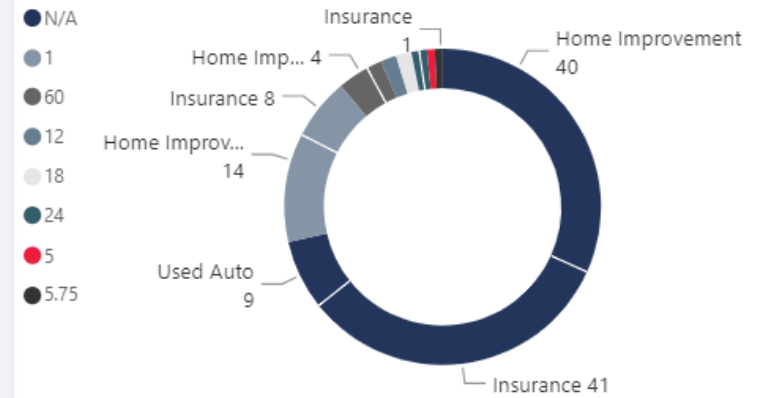


Future Debt and Interest Amounts by Risk Categorization

● High Risk ● Moderate Risk ● Low Risk

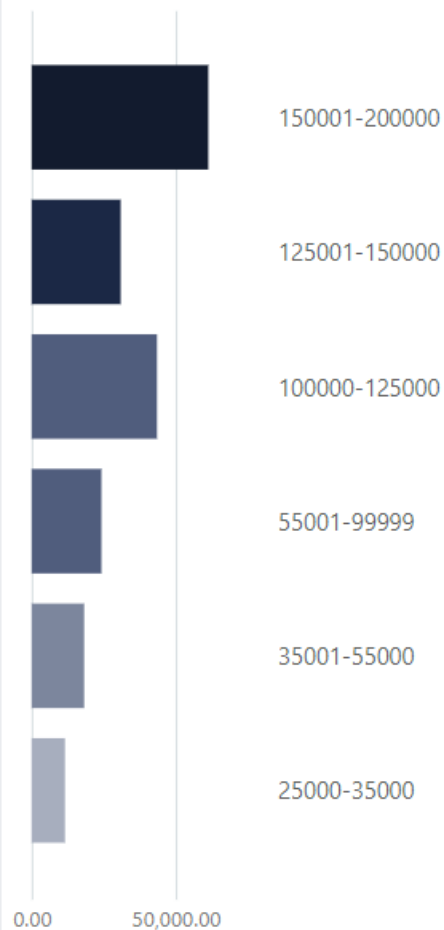


Customers by Introductory Rate



View limits by age range

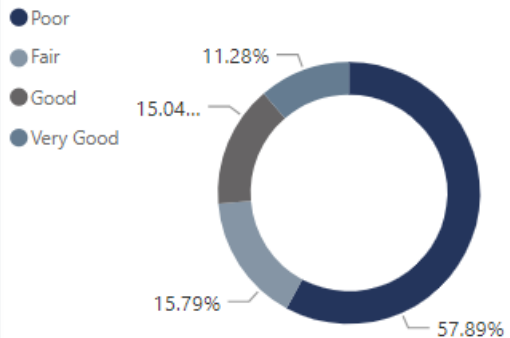
Average Credit Card Limit by Salary Range



512.93

Average Beacon Credit Score

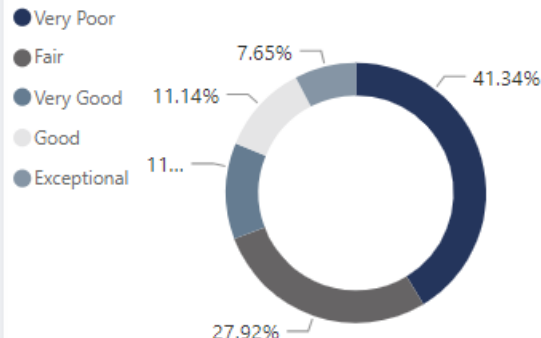
Distribution of Credit Scores Across Commercial Loans



604.79

Average FICO Score

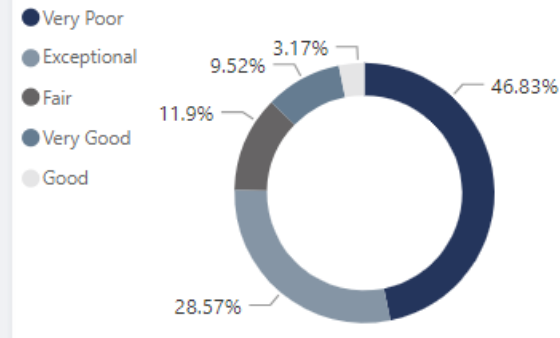
Distribution of Credit Scores Across Loan Balances



588.66

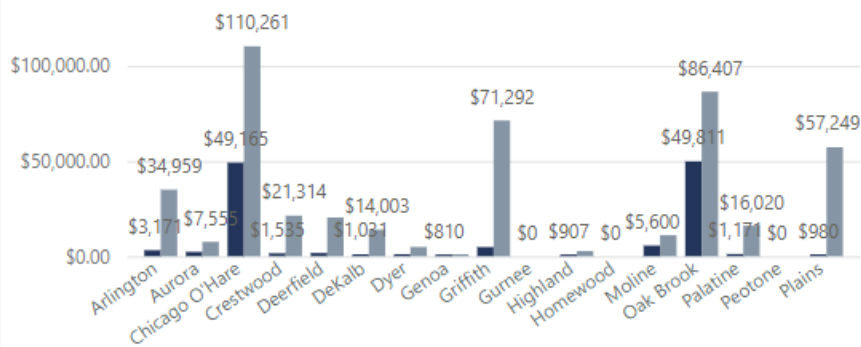
Average HDMA Credit Score

Distribution of Credit Scores Across HMDA Customers



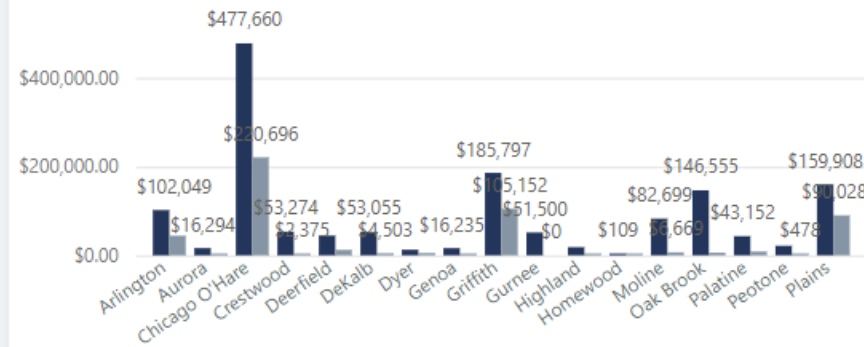
Purchase Amounts

● Current Cycle Purchase Amount ● Previous Cycle Purchase Amount



Current and Past Due Amounts by Cost Center

● Current Balance ● Past Due



Key influencers Top segments

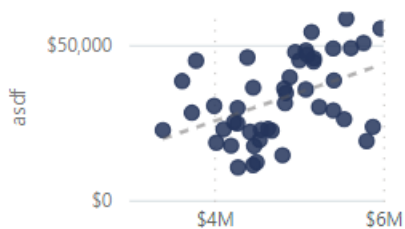
What influences Sum of Charge-Offs to ?

When... ...the average of Sum of Charge-Offs increases by

Total Loan Balance goes up 624455.34 → **\$6.28K**

Recoveries goes down 2572.54 → **\$135.2**

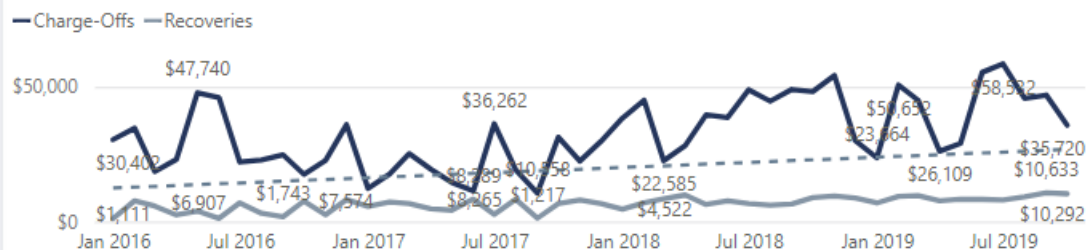
← On average when Total Loan Balance increases, Sum of Charge-Offs also increases.



Current and PY Average Interest Accrual

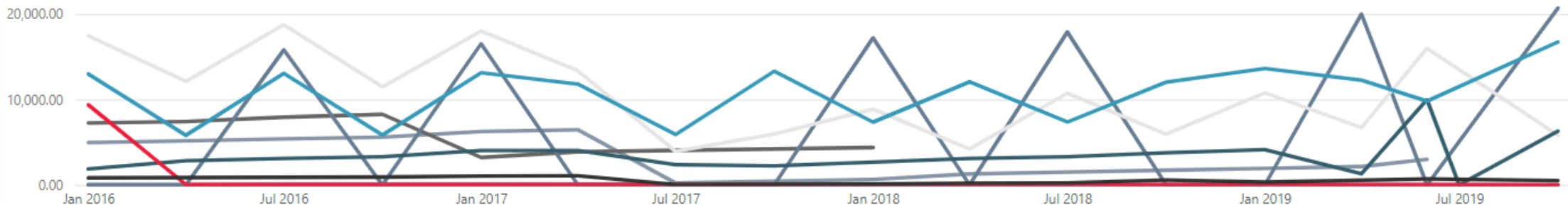


Charge-Offs and Recoveries Over Time

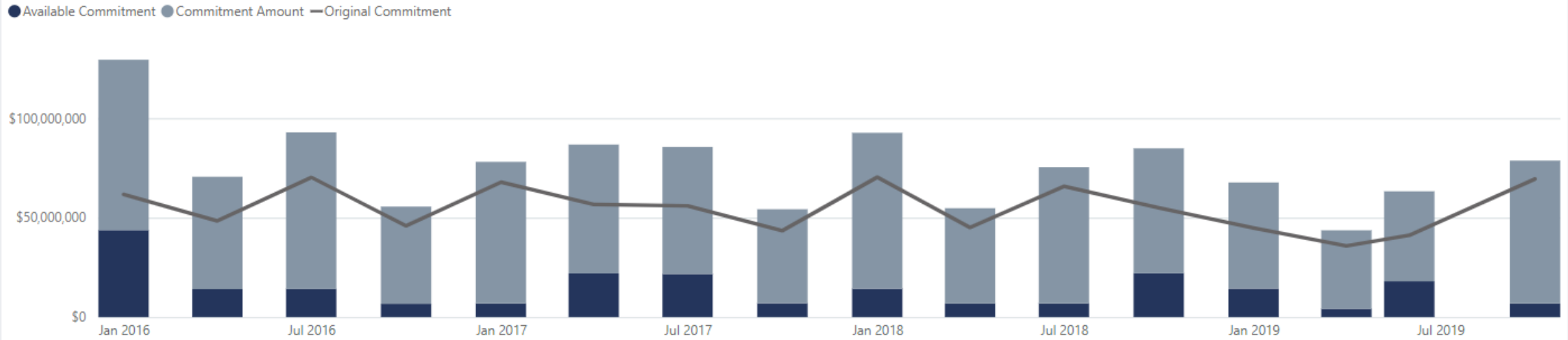


Average Interest Accrual Amount Over Time

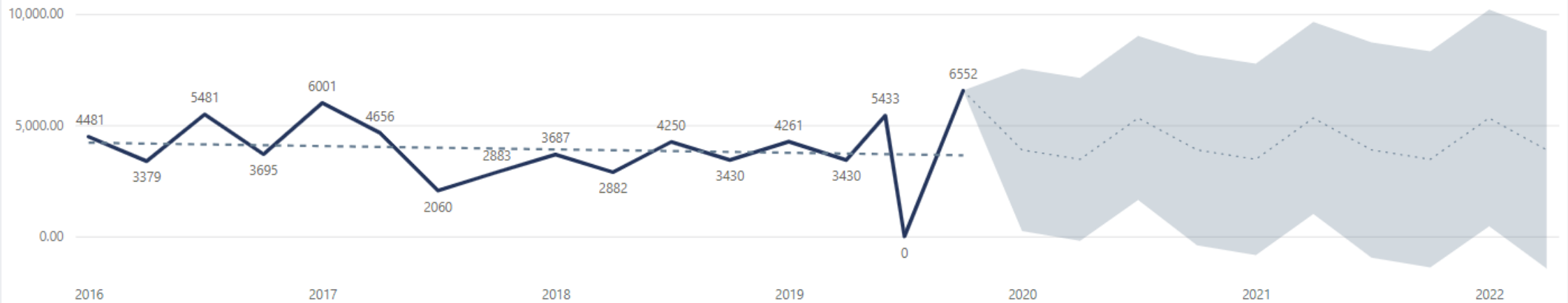
— (Blank) — 1*** — 2*** — 3*** — 4*** — 5*** — 6*** — 6M** — 8***



Available Commitment, Commitment Amount and Original Commitment by Date



Average Interest Accrual Amounts Over Time



Customer Name

All

Year

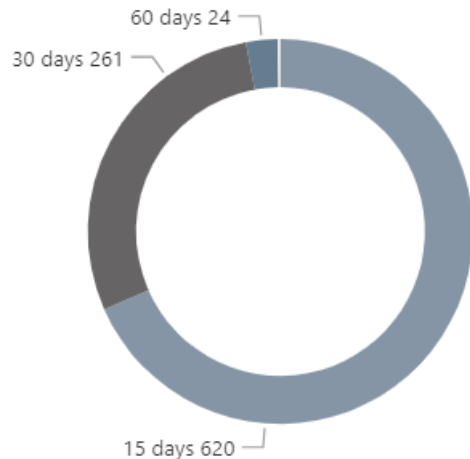
2019

Risk Rating

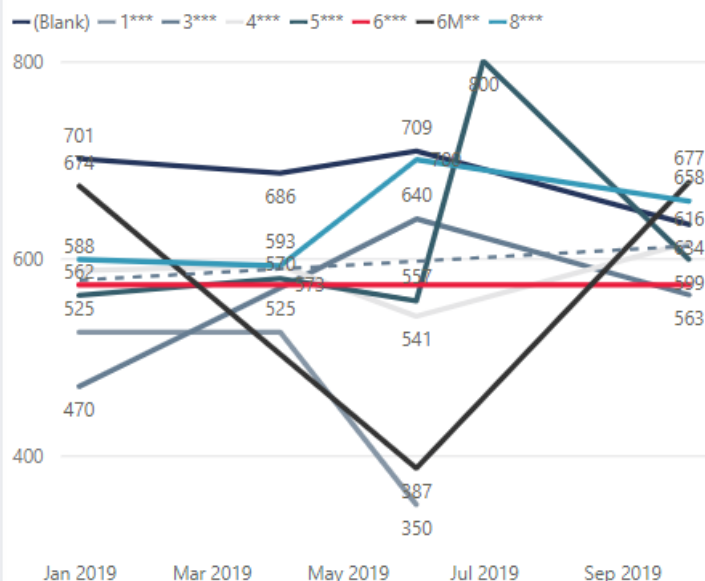
All

Number of Times Past Due

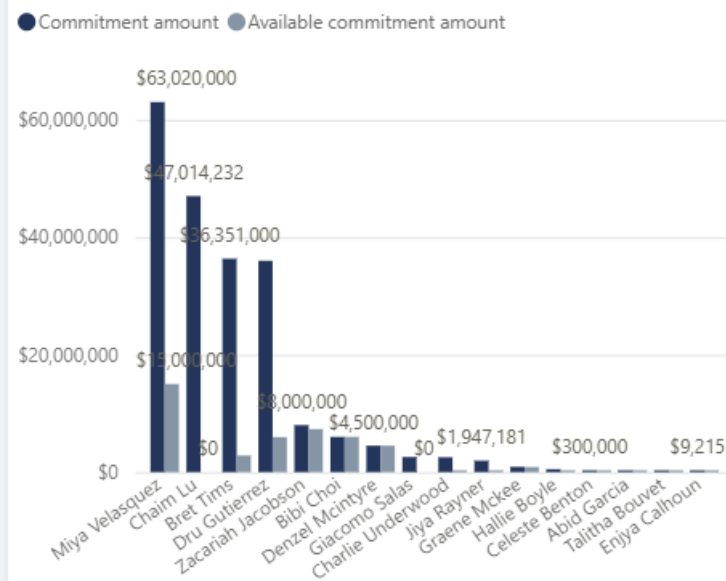
- 120 days
- 15 days
- 30 days
- 60 days
- 90 days



Average FICO Score by Date and RiskRating



Commitment Amount vs Available Commitment Amount



Customer Details

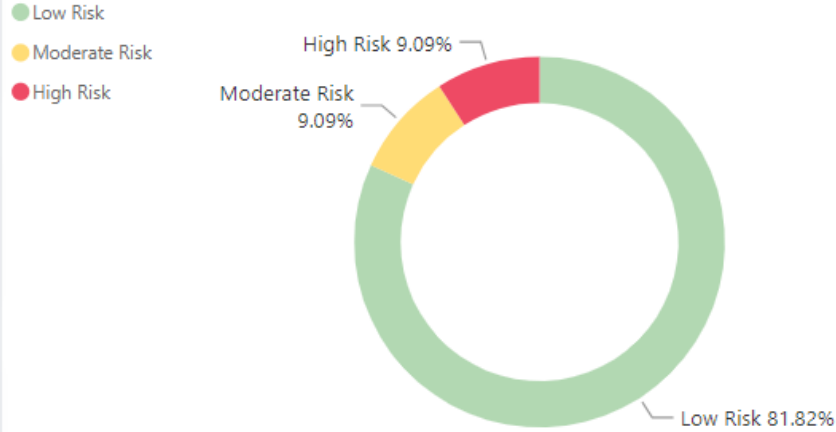
Customer Name	Application ID	Customer Since	Days Past Due	Current Balance	Interest Accrual Amount	Risk Rating	Loan to Value Ratio	FICO Score	Origin	Snapshot Date
Mckenzie Wilks	455555	2014	27	\$733,293.41	2,721.67	5***	75.28	720	FIS/IBS	6/1/2019 12:00:00
Rocky Lord	56456	1989	25	\$2,133.51	30.39	6***	0.00	573	FIS/IBS	4/1/2019 12:00:00
Alaina Dennis	3000	2015	11	\$5,685.6	40.08	5***	0.00	675	FIS/IBS	4/1/2019 12:00:00
Abid Garcia	1000	2010	0	\$0	0.00	5***	0.00	720	FIS/IBS	4/1/2019 12:00:00
Abid Garcia	1000	2010	0	\$0	5.00	5***	0.00	720	FIS/IBS	10/1/2019 12:00:00
Abid Garcia	1000	2010	0	\$0	0.00	5***	0.00	800	FIS/IBS	7/1/2019 12:00:00
Aischa Kane	2000	1987	0	\$0	0.00	5***	16.37	623	FIS/IBS	4/1/2019 12:00:00

108
Low Risk Accounts

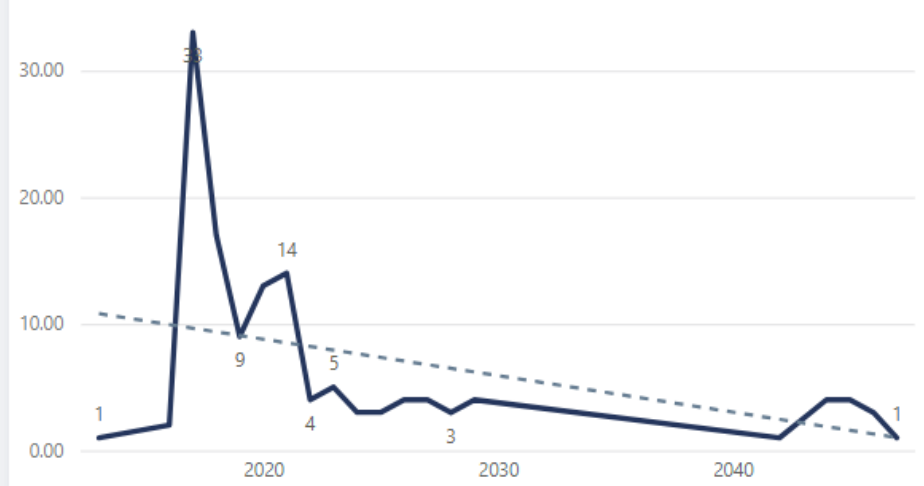
12
Moderate Risk Accounts

12
High Risk Accounts

Percentage of Loans at Risk



Accounts by Maturity Date



Notes by Risk

