

Loan Deployment Risk Analysis

This document supports the risk analysis of loan deployment for the Dow Stables Vault Season 1. It provides a field reference for the data dimensions used in the analysis for application, loan, and shop, followed by the application, loan-type, and merchant-data.

Field Reference

Application Dimension		
Field Name	Description	Example
userid	Unique customer ID (Dowsure)	
creditCurrency	Credit limit currency	USD (US Dollar)
Loan Dimension		
userid	Unique customer ID (Dowsure)	
currency	Currency	USD
repaymentType	Repayment type	Interest-first then principal, equal principal & interest, one-time repayment (ONE_TIME_REPAYMENT)
applyType	Drawdown type	1 = self drawdown; 2 = payment to service provider
Shop Dimension		
userid	Unique customer ID (Dowsure)	
platformType	Platform type	Abbreviated platform name
currency	Currency	USD (US Dollar)
sellerStatus	Shop status	NORMAL, BLOCKED, PENDING, AT_RISK
lockStatus	Whether the shop is locked	3PAR, double-lock, single-lock, none
tenure	Seller operating tenure (years)	Years only, rounded down

marketplaceCountry	Marketplace	US: US site, DE: Germany site, UK: UK site...
primaryProductCategory	Primary product category	
ttmFeedback	Total reviews in the last 6 months	eg. 0=[0-200), 1=[200-400), and so on
ttmNegFeedback	Total negative reviews (below 3 stars) in the last 6 months	eg. 0=[0-200), 1=[200-400), and so on
ttmOrders	Total orders in the last 6 months	eg. 0=[0-2500), 1=[2500-5000), and so on
ttmReturns	Total refund orders in the last 6 months	eg. 0=[0-1000), 1=[1000-2000), and so on
sales1m	Sales in the 1st month counted back from data pull date	eg. 0=[0-25000), 1=[25000-50000), and so on
sales2m	Sales in the 2nd month counted back from data pull date	eg. 0=[0-25000), 1=[25000-50000), and so on
sales3m	Sales in the 3rd month counted back from data pull date	eg. 0=[0-25000), 1=[25000-50000), and so on
sales4m	Sales in the 4th month counted back from data pull date	eg. 0=[0-25000), 1=[25000-50000), and so on
sales5m	Sales in the 5th month counted back from data pull date	eg. 0=[0-25000), 1=[25000-50000), and so on
sales6m	Sales in the 6th month counted back from data pull date	eg. 0=[0-25000), 1=[25000-50000), and so on
sales1q	Sales in the 1st quarter counted back from data pull date	eg. 0=[0-25000), 1=[25000-50000), and so on
sales2q	Sales in the 2nd quarter counted back from data pull date	eg. 0=[0-25000), 1=[25000-50000), and so on
disbursements1m	Disbursements in the 1st month counted back from data pull date	eg. 0=[0-25000), 1=[25000-50000), and so on
disbursements2m	Disbursements in the 2nd month counted back from data pull date	eg. 0=[0-25000), 1=[25000-50000), and so on

disbursements3m	Disbursements in the 3rd month counted back from data pull date	eg. 0=[0-25000), 1=[25000-50000), and so on
disbursements4m	Disbursements in the 4th month counted back from data pull date	eg. 0=[0-25000), 1=[25000-50000), and so on
disbursements5m	Disbursements in the 5th month counted back from data pull date	eg. 0=[0-25000), 1=[25000-50000), and so on
disbursements6m	Disbursements in the 6th month counted back from data pull date	eg. 0=[0-25000), 1=[25000-50000), and so on

Application Information

userid	creditCurrency
63257	USD
68665	USD
72469	USD
81033	USD
87354	USD
70790	USD

Loan Type

userid	currency	repaymentType	applyType
63257	USD	ONE_TIME_REPAYMENT	1
68665	USD	ONE_TIME_REPAYMENT	1
72469	USD	ONE_TIME_REPAYMENT	1
87354	USD	ONE_TIME_REPAYMENT	1
81033	USD	ONE_TIME_REPAYMENT	1
70790	USD	ONE_TIME_REPAYMENT	1

Merchant Data

userid: 63257

Field	Value
userid	63257
platformType	AMZ
currency	USD
sellerStatus	NORMAL
Repayment Disciplinary Mechanisms	3PAR
tenure (average) (year)	3+
marketplaceCountry	US
primaryProductCategory	home garden
ttmFeedback (total)	[1000, 1200)
ttmNegFeedback (total)	[200, 400)
ttmOrders (total)	[632500, 635000)
ttmReturns (total)	[133000, 134000)
sales1m (total)	[4425000, 4450000)
sales2m(total)	[4250000, 4275000)
sales3m(total)	[3875000, 3900000)
sales4m(total)	[4800000, 4825000)
sales5m(total)	[5450000, 5475000)
sales6m(total)	[4500000, 4525000)
sales1q(total)	[13575000, 13600000)
sales2q(total)	[15450000, 15475000)
disbursements1m (total)	[1575000, 1600000)
disbursements2m (total)	[1125000, 1150000)
disbursements3m (total)	[1250000, 1275000)
disbursements4m (total)	[1975000, 2000000)
disbursements5m (total)	[2575000, 2600000)
disbursements6m (total)	[1800000, 1825000)

userid: 68665

Field	Value
userid	68665
platformType	AMZ
currency	USD
sellerStatus	NORMAL
Repayment Disciplinary Mechanisms	DAL, 3PAR
tenure (average) (year)	2+

marketplaceCountry	US
primaryProductCategory	furniture
ttmFeedback (total)	[0, 200)
ttmNegFeedback (total)	[0, 200)
ttmOrders (total)	[5000, 7500)
ttmReturns (total)	[2000, 3000)
sales1m (total)	[225000, 250000)
sales2m(total)	[225000, 250000)
sales3m(total)	[175000, 200000)
sales4m(total)	[125000, 150000)
sales5m(total)	[200000, 225000)
sales6m(total)	[275000, 300000)
sales1q(total)	[700000, 725000)
sales2q(total)	[675000, 700000)
disbursements1m (total)	[150000, 175000)
disbursements2m (total)	[150000, 175000)
disbursements3m (total)	[125000, 150000)
disbursements4m (total)	[100000, 125000)
disbursements5m (total)	[175000, 200000)
disbursements6m (total)	[175000, 200000)

userid: 72469

Field	Value
userid	72469
platformType	AMZ
currency	USD
sellerStatus	NORMAL
Repayment Disciplinary Mechanisms	3PAR
tenure (average) (year)	1+
marketplaceCountry	US
primaryProductCategory	home garden
ttmFeedback (total)	[200, 400)
ttmNegFeedback (total)	[0, 200)
ttmOrders (total)	[70000, 72500)
ttmReturns (total)	[12000, 13000)
sales1m (total)	[1375000, 1400000)
sales2m(total)	[1525000, 1550000)
sales3m(total)	[1500000, 1525000)
sales4m(total)	[1600000, 1625000)
sales5m(total)	[2025000, 2050000)
sales6m(total)	[1625000, 1650000)
sales1q(total)	[4750000, 4775000)
sales2q(total)	[5600000, 5625000)

disbursements1m (total)	[1050000, 1075000)
disbursements2m (total)	[1475000, 1500000)
disbursements3m (total)	[1050000, 1075000)
disbursements4m (total)	[1550000, 1575000)
disbursements5m (total)	[925000, 950000)
disbursements6m (total)	[1125000, 1150000)

userid: 87354

Field	Value
userid	87354
platformType	AMZ
currency	USD
sellerStatus	NORMAL
Repayment Disciplinary Mechanisms	3PAR
tenure (average) (year)	2+
marketplaceCountry	AU, CA, DE, ES, FR, IT, UK, US
primaryProductCategory	furniture
ttmFeedback (total)	[0, 200)
ttmNegFeedback (total)	[0, 200)
ttmOrders (total)	[77500, 80000)
ttmReturns (total)	[18000, 19000)
sales1m (total)	[1075000, 1100000)
sales2m(total)	[1000000, 1025000)
sales3m(total)	[1025000, 1050000)
sales4m(total)	[1350000, 1375000)
sales5m(total)	[1550000, 1575000)
sales6m(total)	[1300000, 1325000)
sales1q(total)	[3400000, 3425000)
sales2q(total)	[4525000, 4550000)
disbursements1m (total)	[650000, 675000)
disbursements2m (total)	[675000, 700000)
disbursements3m (total)	[750000, 775000)
disbursements4m (total)	[1050000, 1075000)
disbursements5m (total)	[675000, 700000)
disbursements6m (total)	[675000, 700000)

userid: 81033

Field	Value
userid	81033
platformType	AMZ
currency	USD
sellerStatus	NORMAL
Repayment Disciplinary Mechanisms	None
tenure (average) (year)	1+

marketplaceCountry	DE, ES, FR, IT, UK
primaryProductCategory	kitchen
ttmFeedback (total)	[0, 200)
ttmNegFeedback (total)	[0, 200)
ttmOrders (total)	[85000, 87500)
ttmReturns (total)	[23000, 24000)
sales1m (total)	[950000, 975000)
sales2m(total)	[575000, 600000)
sales3m(total)	[825000, 850000)
sales4m(total)	[775000, 800000)
sales5m(total)	[850000, 875000)
sales6m(total)	[1825000, 1850000)
sales1q(total)	[2525000, 2550000)
sales2q(total)	[3900000, 3925000)
disbursements1m (total)	[275000, 300000)
disbursements2m (total)	[225000, 250000)
disbursements3m (total)	[300000, 325000)
disbursements4m (total)	[200000, 225000)
disbursements5m (total)	[525000, 550000)
disbursements6m (total)	[525000, 550000)

userid: 70790

Field	Value
userid	70790
platformType	AMZ
currency	USD
sellerStatus	NORMAL
Repayment Disciplinary Mechanisms	DAL, 3PAR
tenure (average) (year)	5+
marketplaceCountry	US
primaryProductCategory	pet products
ttmFeedback (total)	[200, 400)
ttmNegFeedback (total)	[0, 200)
ttmOrders (total)	[182500, 185000)
ttmReturns (total)	[59000, 60000)
sales1m (total)	[375000, 400000)
sales2m(total)	[525000, 550000)
sales3m(total)	[550000, 575000)
sales4m(total)	[625000, 650000)
sales5m(total)	[725000, 750000)
sales6m(total)	[1075000, 1100000)
sales1q(total)	[1625000, 1650000)
sales2q(total)	[2675000, 2700000)
disbursements1m (total)	[200000, 225000)

disbursements2m (total)	[275000, 300000)
disbursements3m (total)	[300000, 325000)
disbursements4m (total)	[350000, 375000)
disbursements5m (total)	[425000, 450000)
disbursements6m (total)	[475000, 500000)

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