**GENERAL INSIGHTS:**

**Overall Performance:**

The bank gains profit as the total funded amount exceeds the total payment amount. All KPIs show a positive month-on-month percentage increase.

**Loan Repayment:**

Most loan applicants fully repay their loans on time, though there are still applicants with "Charged off" status, indicating defaults.

**Monthly Trends:**

Loan applications, funded amounts, and payment amounts increase as the year progresses.

**Loan Term Preference:**

70% of loan applicants prefer a 36-month term.

Applicant Demographics: Most loan applicants have over 10 years of work experience, seek debt consolidation, and are either renting or have a mortgage.

**Low Application Purposes:**

Loan applications for house purchases, renewable energy, education, and vacations are very low.

**GOOD VS BAD LOAN ANALYSIS:**

**Loan Term Distribution:**

Good loans are predominantly for 36 months. Bad loans are almost equally split between 36 and 60 months with a 7% difference.

**State Performance:**

Top Performer: California (CA) has the highest number of loans.

Lowest Performer: Maine (ME) has the least number of loans.

**Bad Loan Hotspots:**

Northeast (NE) with only 5 applicants (3 bad loans), followed by DC, DE, NV, and SA, which have more bad loans.

**Good Loan Hotspots:**

Kansas (KS) and Massachusetts (MA) have a high percentage of good loans.

**Perfect Records:**

Indiana (IN), Maine (ME), and Iowa (IA) have 100% good loan percentages, though the number of applicants is below 10.

**Grade Analysis:**

B Grade: Has the highest number of loans and shows a positive month-on-month percentage increase for all KPIs.

G Grade: Has the lowest number of loans and shows a negative month-on-month percentage change.

**Monthly Issuance:**

Good Loans:

Top 30 customers (based on payment amount) had their loans issued in November.

Bad Loans: Top 30 customers (based on payment amount) also had their loans issued in November.

**STRATEGIC RECOMMENDATIONS:**

**Enhance Risk Assessment:**

Charged Off Loans: Strengthen risk assessment and credit evaluation processes to reduce the number of charged-off loans.

**Focus on High-Risk States:**

Implement targeted strategies in high-risk states (NE, DC, DE, NV, SA) to improve loan performance.

**Optimize Loan Terms:**

Promote 36-Month Term: Since 70% of applicants prefer 36-month terms, tailor loan products and marketing strategies to highlight the benefits of this term.

**Targeted Marketing:**

Demographic Focus: Develop targeted marketing campaigns for applicants with over 10 years of experience, those seeking debt consolidation, and renters or mortgage holders.

Low Application Categories: Create specialized loan products or promotional offers for underrepresented purposes such as house purchases, renewable energy, education, and vacations to boost applications in these areas.

**Geographical Strategy:**

Maximize in CA: Leverage the high loan activity in California by enhancing customer services and providing competitive loan offers.

Expand in ME: Explore ways to increase loan applications in Maine through localized marketing efforts.

Promote Good Loan Practices: Highlight and replicate successful strategies from states with high good loan percentages (KS, MA).

**Improve Loan Issuance Timing:**

Address November Trends: Investigate the reasons for high loan issuance in November and adjust strategies to balance the distribution across other months.

**Grade-Specific Strategies:**

Boost B Grade: Continue supporting and promoting B-grade loans given their strong performance.

Revise G Grade Approach: Re-evaluate and modify the approach for G-grade loans to improve their performance and mitigate the negative month-on-month trend.