

Advanced Bank Loan Data Analysis: Driving Smarter Decisions with Interactive Dashboards

Problem Statement: Traditional approaches to loan data analysis are limited in scope and interactivity, making it difficult to uncover deeper insights that can guide strategic decisions. Static reports fail to capture the complexity of lending operations, borrower behavior, and loan performance, leaving decision-makers without the tools they need for comprehensive evaluation. To address these challenges, there is a clear need for advanced dashboards that provide a complete, interactive view of loan data.

Objective: Our goal is to develop a suite of integrated dashboards that transform raw loan data into meaningful, actionable insights. These dashboards will offer a 360° perspective on lending operations, borrower demographics, loan performance, and financial metrics—empowering leadership to make data-driven decisions that strengthen strategy, improve efficiency, and enhance borrower experience.

Dashboard 1: Executive Summary

Purpose: Provide leadership with high-level performance metrics and KPIs that reflect the overall health of lending operations.

Key Features:

- **Total Loan Applications:** Track overall applications and Month-to-Date (MTD) volumes, with Month-over-Month (MoM) comparisons.
- **Total Funded Amount:** Monitor cumulative and MTD disbursements while analyzing MoM funding trends.
- **Total Amount Received:** Measure total and MTD borrower repayments and review MoM changes in inflows.
- **Average Interest Rate:** Track overall lending costs, including MTD and MoM movements.
- **Average Debt-to-Income Ratio (DTI):** Gauge borrower resilience by monitoring average DTI across loans and its MoM variation.

Loan Performance Analysis:

- Segment loans into “**Good**” vs. “**Bad**” based on application share, funded amounts, and repayment metrics.
- Provide a **Loan Status Grid** for detailed breakdowns by status, supporting data-backed performance evaluations.

Dashboard 2: Trends & Overview



BANK LOAN REPORT | SUMMARY

Total Loan Applications

38.6K

MTD

4.3K

MoM

6.9%

Total Funded Amount

\$435.8M

MTD

\$54.0M

MoM

13.0%

Total Amount Received

\$473.1M

MTD

\$58.1M

MoM

15.8%

Average Interest Rate

12.0%

MTD

12.4%

MoM

3.5%

Average DTI

13.3%

MTD

13.7%

MoM

2.7%

Introduction

Summary

Overview

Details

State :

All

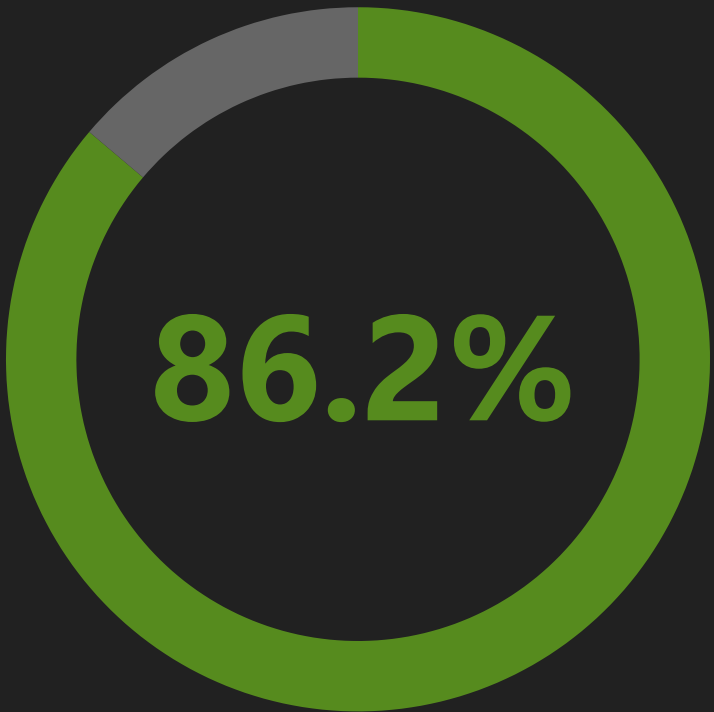
Grade :

All

Good vs Bad Loan :

All

Good Loan Issued



Good Loan Applications

33.2K

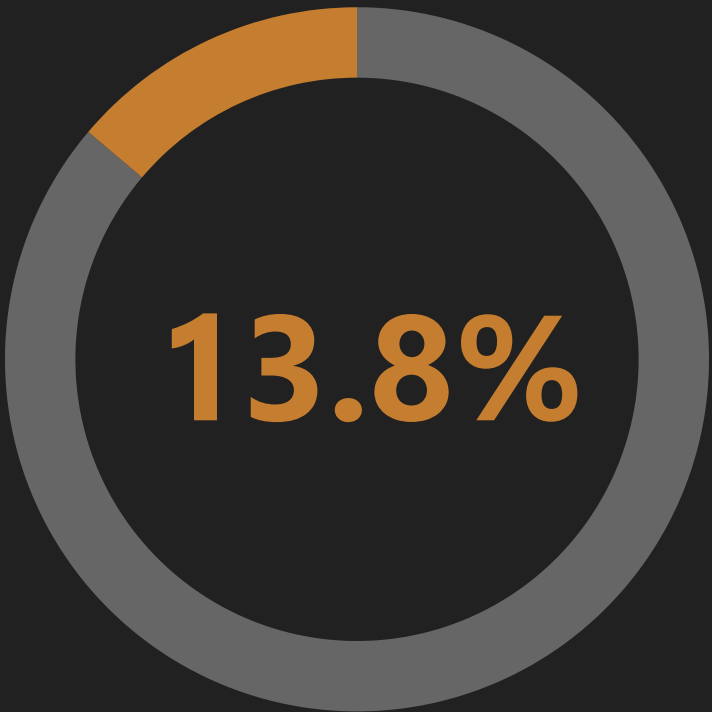
Good Loan Funded Amount

\$370.2M

Good Loan Received Amount

\$435.8M

Bad Loan Issued



Bad Loan Applications

5.3K

Bad Loan Funded Amount

\$65.5M

Bad Loan Received Amount

\$37.3M

LOAN STATUS

Loan Status	Total Loan Applications	Total Funded Amount	Total Amount Received	MTD Funded Amount	MTD Received Amount	Avg. Interest Rate	Avg. DTI
Fully Paid	32145	\$351,358,350	\$411,586,256	\$41,302,025	\$47,815,851	11.64%	13.17%
Charged Off	5333	\$65,532,225	\$37,284,763	\$8,732,775	\$5,324,211	13.88%	14.00%
Current	1098	\$18,866,500	\$24,199,914	\$3,946,625	\$4,934,318	15.10%	14.72%
Total	38576	\$435,757,075	\$473,070,933	\$53,981,425	\$58,074,380	12.05%	13.33%



BANK LOAN REPORT | OVERVIEW

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Select Measure :

Total Loan Applicat... ▾

State :

All ▾

Grade :

All ▾

Good vs Bad Loan :

All ▾

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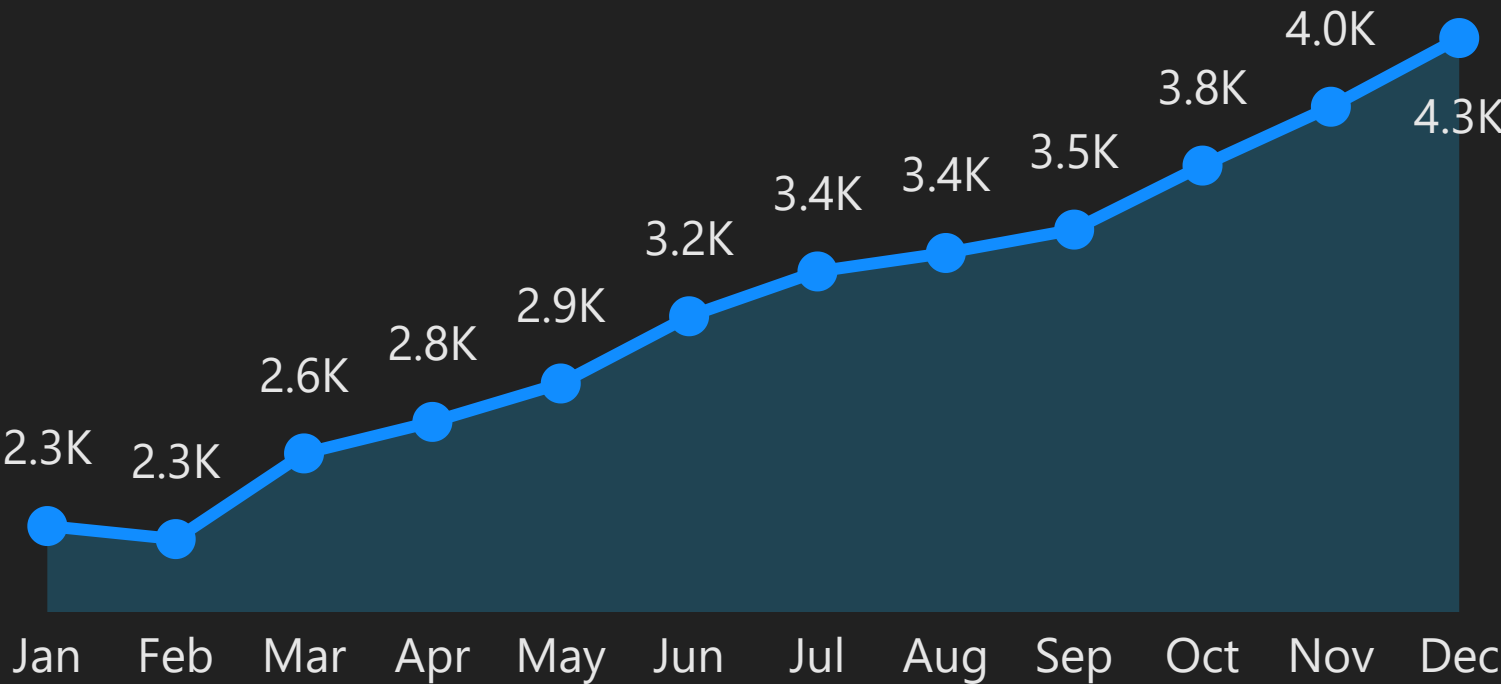
MTD

13.7%

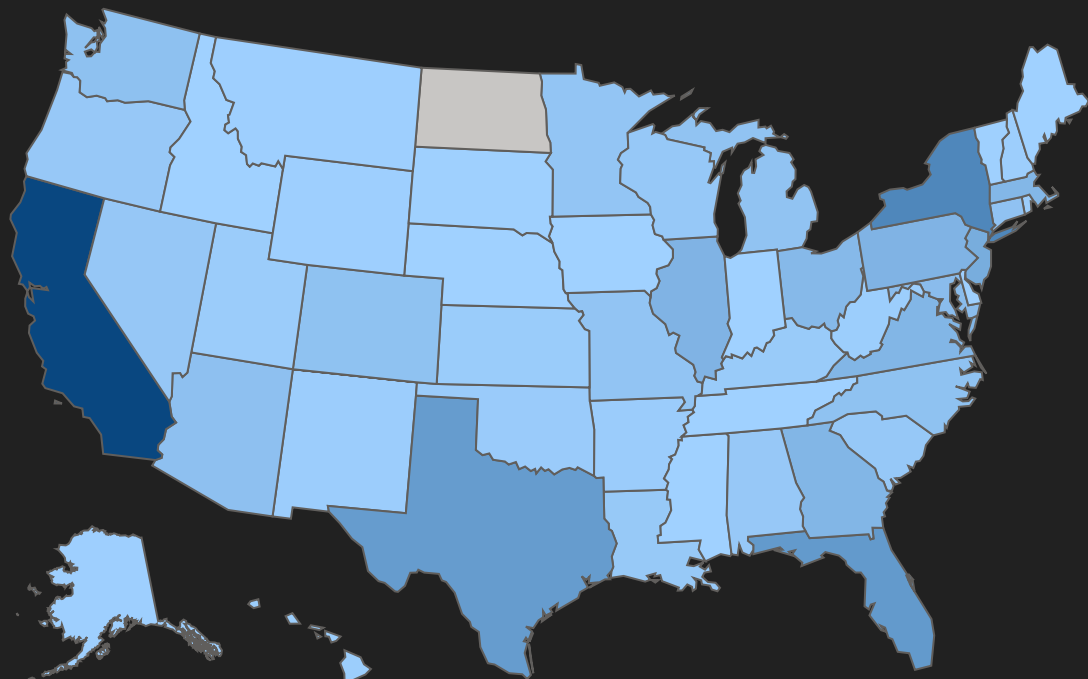
MoM

2.7%

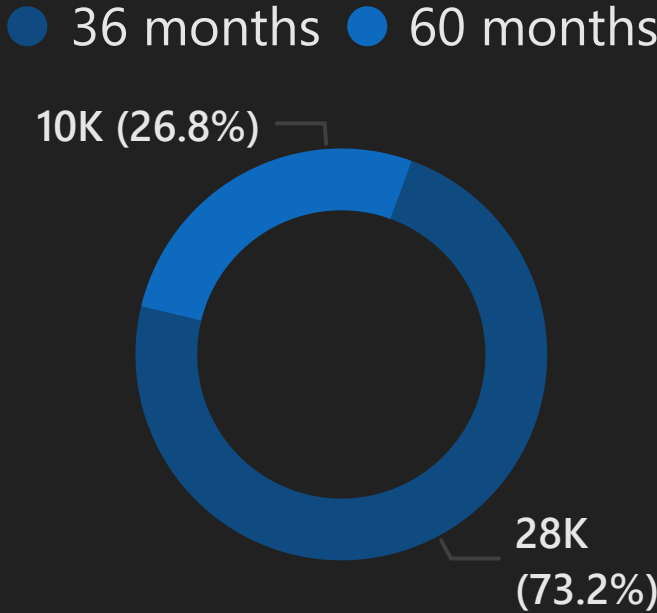
Total Loan Applications by Month



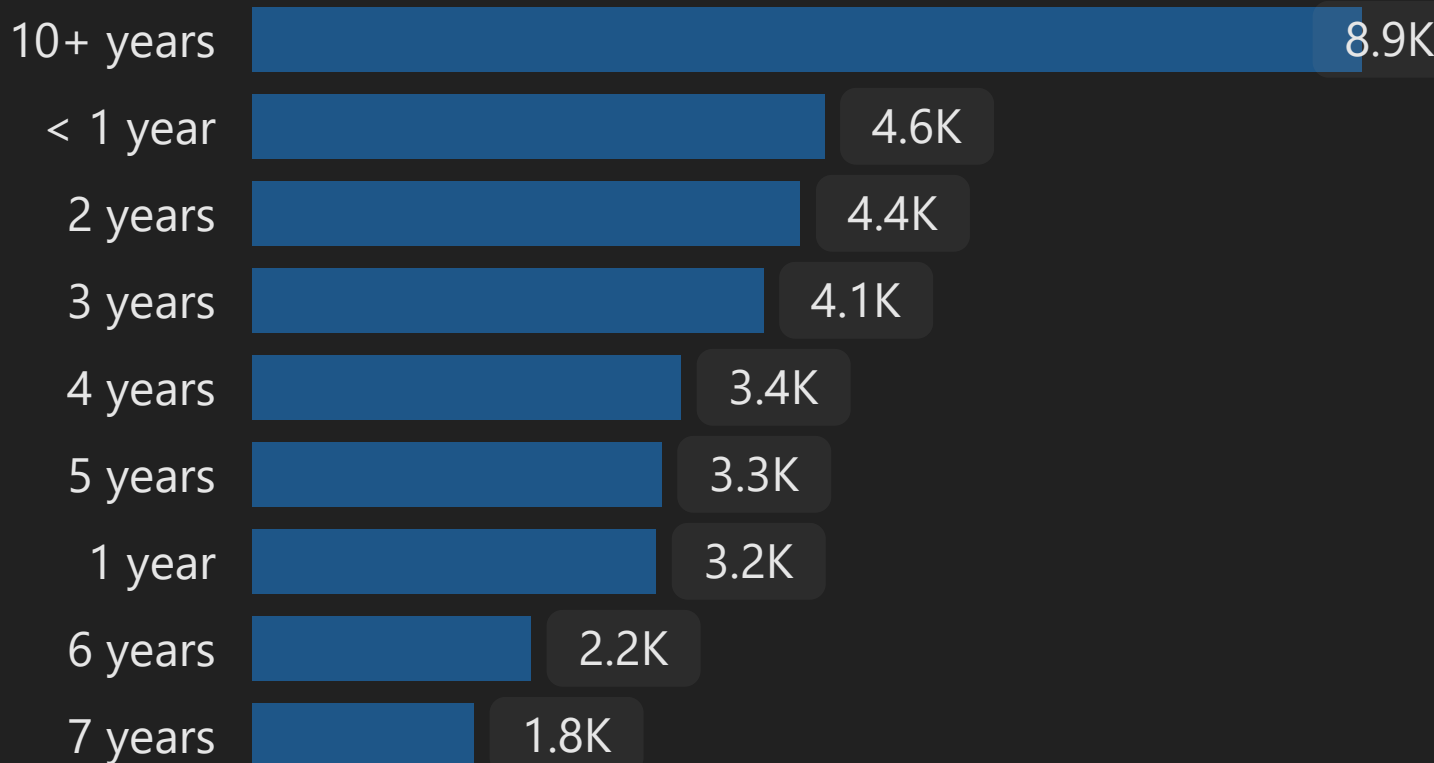
Total Loan Applications by State



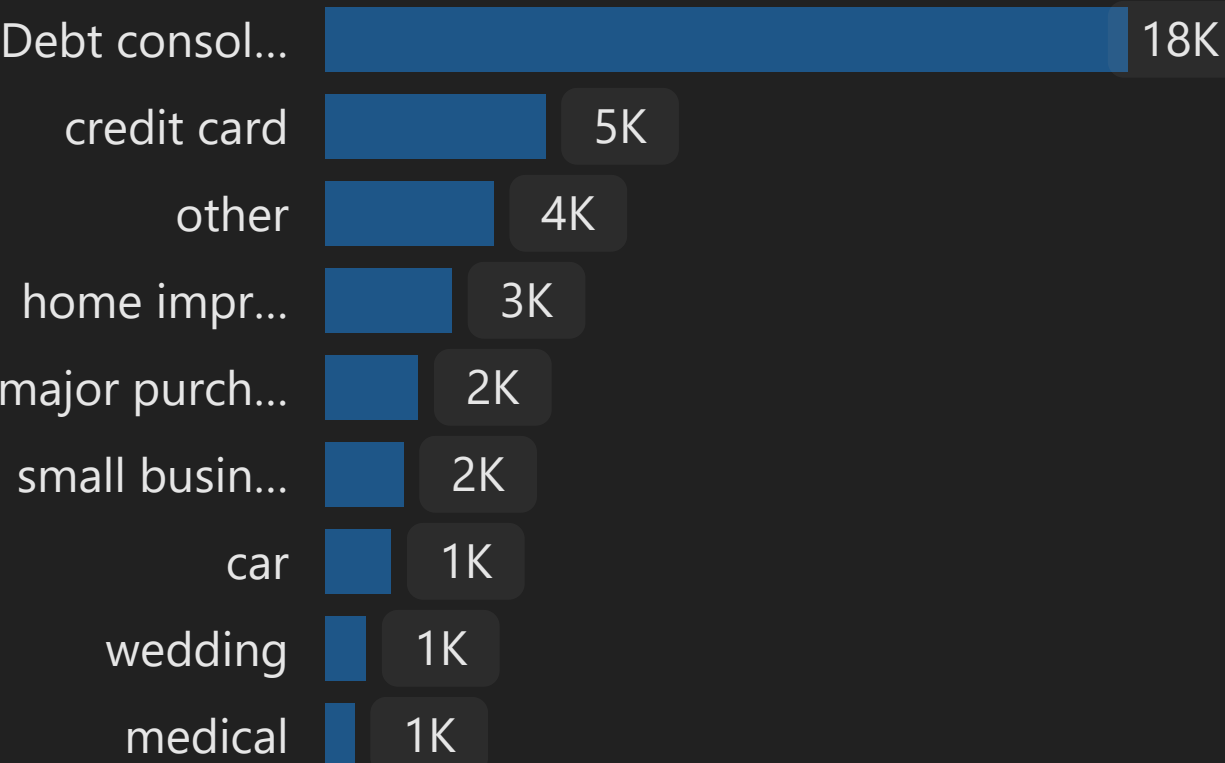
Total Loan Applications by Term



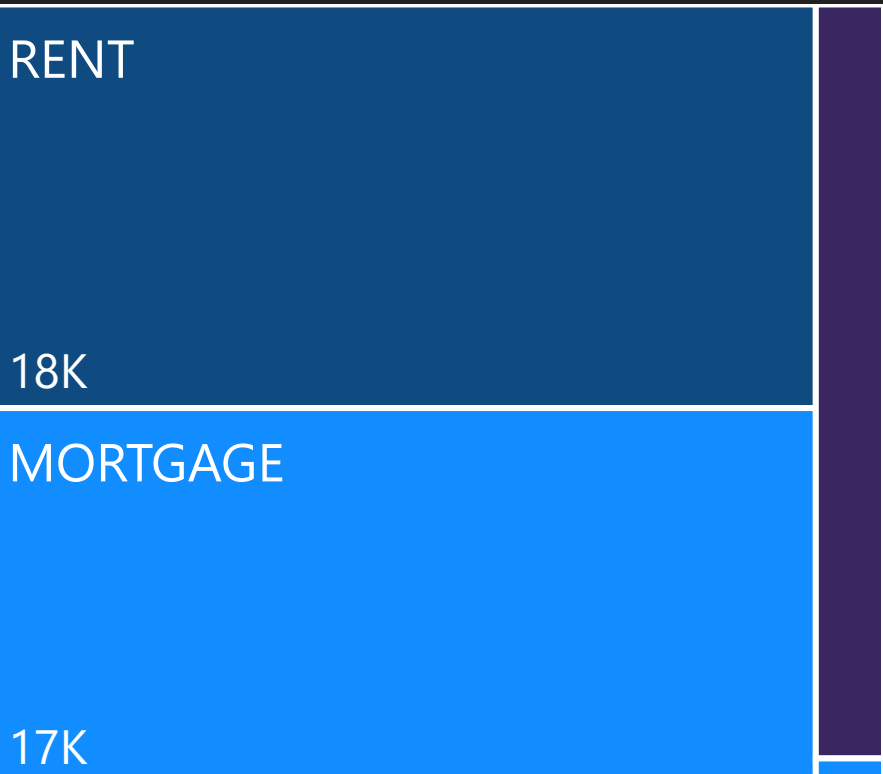
Total Loan Applications by Employee Length



Total Loan Applications by Purpose



Total Loan Applications by Home Ownership





BANK LOAN REPORT | DETAILS

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All

Grade :

All

Good vs Bad Loan :

All

ID	Purpose	Home Ownership	Grade	Sub Grade	Issued Date	Funded Amount	Interest Rate	Installment	Received Amount
632417	small business	OWN	F	F1	Tuesday, May 11, 2021	\$35,000	0.20	932.17	\$10,430
653921	renewable_energy	MORTGAGE	D	D5	Thursday, March 11, 2021	\$35,000	0.16	851.51	\$39,846
668166	credit card	MORTGAGE	G	G2	Thursday, February 11, 2021	\$35,000	0.20	936.66	\$53,494
670409	Debt consolidation	RENT	F	F3	Thursday, February 11, 2021	\$35,000	0.19	907.73	\$49,122
672549	credit card	MORTGAGE	E	E3	Thursday, February 11, 2021	\$35,000	0.17	872.48	\$52,349
672680	Debt consolidation	OWN	E	E1	Thursday, February 11, 2021	\$35,000	0.16	858.59	\$35,479
673070	Debt consolidation	MORTGAGE	E	E4	Thursday, February 11, 2021	\$35,000	0.18	879.47	\$3,511
673667	credit card	MORTGAGE	D	D5	Thursday, February 11,	\$35,000	0.16	851.51	\$41,509