# Business Requirements Document (BRD)

## Executive Summary

This project’s main goal is to build a set of Power BI dashboards for the Loan Servicing team. These dashboards will help them analyze, communicate and align on loan performance.

## Stakeholder Goals

* Create a loan performance dashboard to evaluate monthly operation.
* Centralize key metrics such as delinquency rate, portfolio size, total active loans, among others
* Reduce time on searching and estimating monthly performance metrics
* Monitor and identify key accounts (either for strategic reasons or to follow delinquent ones)
* Explore trends and opportunities on current accounts

## Key Metrics

### Delinquency Rate

* Definition: Percentage of loans that have at least one missed payment but are not defaulted yet
* Formula: Delinquent Loans / Total Loans \* 100

### Portfolio Size

* Definition: Is the total value of CRE loans serviced
* Formula: Sum of value for each loan

### Aging Bucket

* Definition: Categorization system to classify overdue payments based on how many days have passed since their payment agreed date

### Loan to Value Ratio

* Definition: Shows the ratio between the loan amount and the total value of the property. It is an indicator of risk.
* Formula: Loan Amount / Property Value

### Defaulted Ratio

* Definition: Percentage of loans that it is estimated are not going to be paid
* Formula: Defaulted Loans / Total Loans \* 100

A screenshot of a data analysis

AI-generated content may be incorrect.