Bank Loan Report

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Project Overview

- Develop an interactive Bank Loan Report Dashboard using Excel.

- Built using financial loan dataset.

- Three dashboards: Summary, Overview, and Details.

Business Objectives

This report aims to provide insights into key loan-related metrics and their changes over time. The report will help us make data-driven decisions, track our loan portfolio's health, and identify trends that can inform our lending strategies.

Key KPIs Tracked

Total Loan Applications (38.6K).

Total Funded Amount ($435.8M).

Total Amount Received ($473.1M).

Average Interest Rate (12.05%).

Average Debt-to-Income Ratio (13.33%).

MTD and MoM performance tracking.

Good vs Bad Loan Analysis

- Good Loans: 86.18% of total applications (Fully Paid + Current).

- Bad Loans: 13.82% (Charged Off).

- Good Loan Funded Amount: $370.2M.

- Bad Loan Funded Amount: $65.5M.

- Good Loan Payment Received: $435.8M

- Bad Loan Payment Received: $37.3M

Key Insights

- Steady increase in loan applications month-over-month.
- October to December shows peak application volumes.
- Majority loans are 36-month terms.
- Borrowers with 10+ years employment show highest applications.
- Credit Card and Debt Consolidation are top loan purposes.
- Rent and Mortgage holders dominate loan applications.

Risk & Performance Insights

- Charged Off loans have higher average interest rate (13.88%)compared to Fully Paid loans (11.64%) Suggests risk-based pricing is applied
- Charged Off DTI: 14.00%

  Fully Paid DTI: 13.17%

  Current DTI: 14.72%

Borrowers with higher DTI show increased default probability

Strategic Recommendations

- Strengthen credit risk assessment for high DTI applicants.

- Promote 36-month structured products (lower risk exposure).

- Target long-tenure employees for premium loan products.

- Closely track charged-off trend

Conclusion

- Dashboard provides complete visibility of loan portfolio.

- Enables performance tracking and strategic decision-making.

- Helps reduce risk while maximizing profitability.

- Scalable framework for future financial analytics projects.