**Executive Summary – Bank Loan Report**

The **Bank Loan Report Project** is a strategic analytics initiative aimed at enhancing the visibility and performance tracking of the bank's lending operations. Through the development of three interactive dashboards—**Summary**, **Overview**, and **Details**—the project provides detailed insights into loan disbursement, borrower behavior, repayment trends, and risk segmentation.

By leveraging a large-scale dataset and Power BI visualizations, this project empowers decision-makers with actionable intelligence for managing loan portfolios more effectively and aligning lending strategies with organizational goals.

**Key Project Highlights**

**Overall Lending Metrics**

* **Total Loan Applications**: **38.6K**
  + **Month-to-Date (MTD)**: 3.4K | **MoM Growth**: 19.7%
* **Total Funded Amount**: **$435.8M**
  + **MTD**: $38.4M | **MoM Growth**: 19.5%
* **Total Amount Received**: **$473.1M**
  + **MTD**: $41.0M | **MoM Growth**: 18.2%
* **Average Interest Rate**: **12.05%**
  + **MTD**: 11.88% | **MoM Change**: 0.1%
* **Average DTI (Debt-to-Income Ratio)**: **13.33%**
  + **MTD**: 13.40% | **MoM Change**: 0.1%

**Loan Quality Analysis**

**Good Loans *(Fully Paid / Current)***

* **Good Loan Applications**: 33.2K (**86.18%** of total)
* **Funded Amount**: $370.2M
* **Amount Received**: $435.8M

**Bad Loans *(Charged Off)***

* **Bad Loan Applications**: 5.3K (**13.82%** of total)
* **Funded Amount**: $65.5M
* **Amount Received**: $37.3M

**Dashboard Insights**

**Overview Dashboard**

1. **Monthly Trends**: Applications peaked in **May (4.2K)**; consistent flow seen throughout the year.
2. **Geographical Spread**: Highest loan applications from **CA**, **TX**, and **FL**.
3. **Loan Terms**:
   * **36 months**: 28.2K
   * **60 months**: 10.3K
4. **Employment Length**:
   * Top group: **10+ years (8.9K applications)** followed by <1 year, 4 years, and 3 years.
5. **Loan Purpose**:
   * **Debt Consolidation**: 18.2K
   * **Credit Card**: 5.0K
   * **Home Improvement**: 2.9K
6. **Home Ownership**:
   * **Mortgage**: 17.2K
   * **Rent**: 18.4K
   * **Own**: 2.8K

**Details Dashboard**

A deep dive into individual loan records showing:

* Borrower details (e.g., employment title, length, home ownership)
* Loan grades (A to G)
* Application types and statuses
* State-wise information for segmentation and filtering

This dashboard supports advanced filtering and micro-level analysis for:

* Underwriting review
* Portfolio segmentation
* Customer profiling

**Strategic Impact**

* Improves risk visibility through **Good vs Bad Loan segmentation**
* Optimizes regional and customer targeting via **demographic breakdowns**
* Enables **trend monitoring** to detect lending cycles and seasonal patterns
* Supports compliance, planning, and **portfolio health monitoring** with real-time metrics