# DASHBOARD PAGE 1

## BANK LOAN REPORT - SUMMARY

**BANK**

- Summary
- Overview
- Details

Received

**STATE**
All

**GRADE**
All

**PURPOSE**
All

| | | |
|---|---|---|
| **Total Loans Applications** | **Total Funded Amount** | **Total Amount Received** |
| 38.58K | $435.76M | $473.07M |
| MTD 4.3K / MoM 7% | MTD $53.98M / MoM 13.04% | MTD $58.07M / MoM 15.84% |

| | |
|---|---|
| **Average Interest Rate** | **Average DTI** |
| 12.05% | 13.33% |
| MTD 12.36% / MoM 3.47% | MTD 13.67% / MoM 2.73% |

**% OF GOOD LOAN ISSUED** — 86.18%
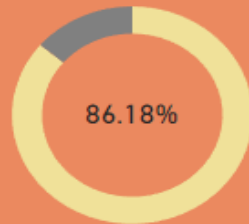
**Good Loan Applications**
33.24K

**Good Loan Funded...**
$370.22M

**Good Loan Amount...**
$435.79M

**% OF BAD LOAN ISSUED** — 13.82%
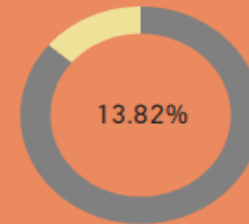
**Bad Loan Applications**
5.33K

**Bad Loan Funded Amount**
$65.53M

**Bad Loan Amount Received**
$37.28M

| Loan Status | Total Loans Given | Total Funded Amount | Total Amount Received | MTD Funded Amount | MTD Amount Received | Average Int Rate | Average 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%** |

# DASHBOARD PAGE 2

## BANK LOAN REPORT - OVERVIEW

| Total Loans Applications | | Total Funded Amount | | Total Amount Received | | Average Interest Rate | | Average DTI | |
|---|---|---|---|---|---|---|---|---|---|
| **38.58K** | | **$435.76M** | | **$473.07M** | | **12.05%** | | **13.33%** | |
| MTD | MoM | MTD | MoM | MTD | MoM | MTD | MoM | MTD | MoM |
| 4.3K | 7% | $53.98M | 13.04% | $58.07M | 15.84% | 12.36% | 3.47% | 13.67% | 2.73% |

**BANK**

- Summary
- Overview
- Details

**SELECT MEASURE**

Total_Loans_Given ⌄

**STATE**

All ⌄

**GRADE**

All ⌄

**GOOD VS BAD LOAN**

All ⌄

### Total_Loans_Given by Month

Total_Loans_Given

2.3K 2.3K 2.6K 2.8K 2.9K 3.2K 3.4K 3.4K 3.5K 3.8K 4.0K 4.3K
Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

### Total Loans Given by State

### Total_Loans_Given by home ownership

RENT — MORTGAGE

17K

18K

### Total_Loans_Given by term

26.8%

73.2%
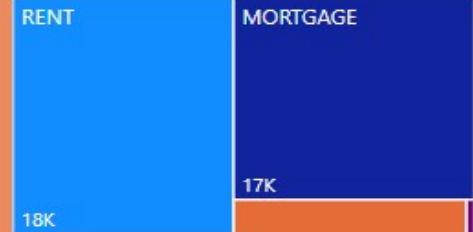
term
- 36 mont...
- 60 mont...
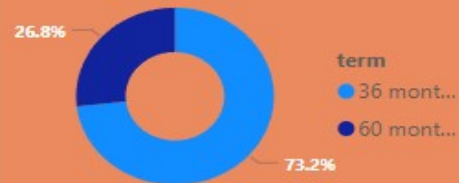
### Total_Loans_Given by Employee Length

Employee Length:
- 10+ years
- < 1 year
- 2 years
- 3 years
- 4 years
- 5 years

0K   5K   10K
Total_Loans_Given

### Total_Loans_Given by purpose

purpose:
- Debt conso...
- credit card
- other
- home impr...
- major purc...
- small busin...

0K   10K   20K
Total_Loans_Given

# DASHBOARD PAGE 3

## BANK LOAN REPORT - DETAILS

| | | | | |
|---|---|---|---|---|
| **Total Loans Applications** | **Total Funded Amount** | **Total Amount Received** | **Average Interest Rate** | **Average DTI** |
| **38.58K** | **$435.76M** | **$473.07M** | **12.05%** | **13.33%** |
| MTD 4.3K   MoM 7% | MTD $53.98M   MoM 13.04% | MTD $58.07M   MoM 15.84% | MTD 12.36%   MoM 3.47% | MTD 13.67%   MoM 2.73% |

**BANK**

Summary

Overview

**Details**

**SELECT MEASURE**

Total_Loans_Given ⌄

**STATE**

All ⌄

**GRADE**

All ⌄

**GOOD VS BAD LOAN**

All ⌄

| id | Purpose | Home ownership | Grade | Sub Grade | Issue Date | Total Funded Amount | Sum of interest rate | Sum of installment | Total Amount Received |
|---|---|---|---|---|---|---|---|---|---|
| 989285 | Debt consolidation | RENT | G | G1 | Monday, October 11, 2021 | $35,000 | 0.23 | 981.45 | $58,564 |
| 812976 | Debt consolidation | MORTGAGE | G | G2 | Wednesday, August 11, 2021 | $35,000 | 0.22 | 976.24 | $58,480 |
| 972576 | credit card | MORTGAGE | F | F5 | Monday, October 11, 2021 | $35,000 | 0.22 | 973.64 | $57,835 |
| 874599 | Debt consolidation | MORTGAGE | G | G3 | Saturday, September 11, 2021 | $35,000 | 0.23 | 983.66 | $56,849 |
| 768930 | small business | MORTGAGE | F | F3 | Friday, June 11, 2021 | $35,000 | 0.21 | 946.68 | $56,663 |
| 674448 | Debt consolidation | MORTGAGE | G | G2 | Thursday, February 11, 2021 | $35,000 | 0.20 | 936.66 | $56,199 |
| 914211 | Debt consolidation | MORTGAGE | F | F1 | Monday, October 11, 2021 | $35,000 | 0.21 | 944.71 | $55,907 |
| 772157 | small business | RENT | G | G1 | Friday, June 11, 2021 | $35,000 | 0.22 | 968.86 | $55,769 |
| 1057770 | Debt consolidation | MORTGAGE | E | E5 | Saturday, December 11, 2021 | $35,000 | 0.20 | 933.14 | $55,139 |
| 833224 | Debt consolidation | MORTGAGE | F | F2 | Wednesday, August 11, 2021 | $35,000 | 0.21 | 939.41 | $55,106 |
| 698163 | home improvement | MORTGAGE | G | G2 | Thursday, March 11, 2021 | $35,000 | 0.20 | 936.66 | $54,774 |
| 762870 | Debt consolidation | OWN | E | E4 | Tuesday, May 11, 2021 | $35,000 | 0.19 | 913.52 | $54,746 |
| 768153 | home improvement | MORTGAGE | F | F2 | Friday, June 11, 2021 | $35,000 | 0.21 | 939.41 | $54,715 |
| 1057239 | Debt consolidation | RENT | E | E3 | Saturday, December 11, 2021 | $35,000 | 0.19 | 916.03 | $54,427 |
| 1034299 | credit card | MORTGAGE | E | E3 | Saturday, December 11, 2021 | $35,000 | 0.19 | 916.03 | $54,287 |
| 1008529 | Debt consolidation | MORTGAGE | E | E5 | Thursday, November 11, 2021 | $35,000 | 0.20 | 933.14 | $54,182 |
| 733401 | credit card | RENT | G | G4 | Sunday, April 11, 2021 | $35,000 | 0.21 | 951.21 | $54,132 |
| 821705 | Debt consolidation | MORTGAGE | E | E4 | Sunday, July 11, 2021 | $35,000 | 0.19 | 913.52 | $54,112 |
| 970684 | Debt consolidation | RENT | E | E4 | Monday, October 11, 2021 | $35,000 | 0.20 | 925.54 | $54,005 |

# PROBLEM STATEMENT

**DASHBOARD 1:SUMMARY**

 Key Performance Indicators (KPIs) Requirements:

1. Total Loan Applications:We need to calculate the total number of loan applications received during a specified period. Additionally,monitor the Month to Date (MTD) Loan Applications and track changes Month over Month (MoM).

2. Total Funded Amount:The total amount of funds disbursed as loans.We also want to know the MTD Total Funded Amount and analyse the MoM changes in this metric.

3. Total Amount Received:The total amount received from borrowers.We also want to know the MTD Total Amount received and observe the MoM changes in this metric.

# PROBLEM STATEMENT

**DASHBOARD 1:SUMMARY**

Key Performance Indicators (KPIs) Requirements:

4. Average Interest Rate : Calculating the average interest rate across all loans,MTD and monitoring the MoM variations in interest rates will provide insights into our lending portfolio's overall cost.

5.Average Dept-to-Income Ratio (DTI): Evaluating the average DTI for our borrowers helps us gauge their financial health.We need to compute the average DTI for all loans,MTD,and track MoM fluctuations.

# PROBLEM STATEMENT

**DASHBOARD 1:SUMMARY**

**Good Loan vs Bad Loan KPI's**

Good loan:
1. Good Loan Application Percentage
2. Good Loan Applications
3.Good Loan Funded Amount
4.Good Loan Total Received Amount

Bad Loan
1.Bad Loan Application Percentage
2.Bad Loan Applications
3.Bad Loan Funded Amount
4.Bad Loan Total Received Amount

**Loan Status Grid View**
In order to gain a comprehensive overview of our lending operations and monitor the performance of loans, we aim to create a grid view report categorized by 'Loan Status'.By providing insights into metrics such as 'Total Loan Applications','Total Funded Amount','Total Amount Received','MTD Funded Amount','MTD Amount Received','Average Interest Rate' and 'Average DTI'. This grid view will help us make data-driven decisions.

# PROBLEM STATEMENT

**DASHBOARD 2:OVERVIEW**

CHARTS

1. Monthly Trends by Issue Date (Line Chart): To identify seasonality and long term trends in lending activities

2. Regional Analysis by State (Filled Map):To identify regions with significant lending activity and assess regional disparities

3.Loan Term Analysis(Donut Chart):To allow the client to understand the distribution of loans across various term lenghts

# PROBLEM STATEMENT

**DASHBOARD 2:OVERVIEW**

CHARTS

4.Employee Length Analysis (Bar Chart): How lending metrics are distributed among borrowers with different employement lengths,helping us assess the impact of employment history on loan applications

5. Loan Purpose Breakdown(Bar Chart):Will provide a visual breakdown of loan metrics based on the stated purposes of loans,aiding in the understanding of the primary reasons borrowers seek financing

6.Home Ownership Analysis (Tree Map):For a hierarchical view of how ownership impacts loan applications and disbursements

# PROBLEM STATEMENT

**DASHBOARD 3:DETAILS**

GRID

Need for a comprehensive 'Details Dashboard' that provides a consolidated view of all the essential information withing our loan data.This Details Dashboard aims to offer a holistic snapshot of key loan-related metrics and data points,enabling user to access critical information effeciently

Objective:
The primary objective of the Details Dashboard is to provide a comprehensive and user friendly interface for accesing vital loan data.It will serve as a one-stop solution for users seeking detailed insights into our loan portfolio,borrower profiles, and loan performance.