THIS IS FOR SUMMARY

This project focuses on analysing bank loan data to understand loan performance and risk. Key insights include a high loan application volume (39K) with a strong approval rate (86.2%). The total funded amount is $435.8M, with $473.1M received. The average interest rate is 12.0%, and the average DTI is 13.3%. Loan statuses reveal that 32,145 loans are fully paid, 1,098 are current, and 5,333 are charged off. This analysis provides valuable information for risk assessment, portfolio management, and decision-making within the banking sector.

THIS IS FOR OVERVIEW

This project presents a comprehensive bank loan report, offering insights into loan performance and risk. Key data points reveal a strong loan application volume (39K) with a high approval rate. The total funded amount reaches $435.8M, resulting in $473.1M received. The average interest rate is 12.0%, and the average debt-to-income ratio (DTI) is 13.3%. Visualizations dissect loan data by month, state, purpose, and grade, enabling a deeper understanding of loan trends and risk factors. This analysis empowers informed decision-making within the banking sector.

THIS IS FOR DETAILS

This project presents a bank loan report dashboard, offering a comprehensive view of loan performance and risk. Key data points reveal a strong loan application volume (39K) with a high approval rate. The total funded amount reaches $435.8M, resulting in $473.1M received. The average interest rate is 12.0%, and the average debt-to-income ratio (DTI) is 13.3%. Visualizations dissect loan data by month, state, purpose, and grade, enabling a deeper understanding of loan trends and risk factors. This analysis empowers informed decision-making within the banking sector.

Over-all conclusion

This bank loan report dashboard provides a comprehensive view of loan performance, enabling data-driven decisions and proactive risk management within the financial sector. The analysis reveals key insights into loan application trends, approval rates, funded amounts, and borrower characteristics. By leveraging this information, financial institutions can optimize lending strategies, mitigate risks, and improve overall portfolio performance.

Key takeaways from the analysis include a strong loan application volume (39K) with a high approval rate. The total funded amount reaches $435.8M, resulting in $473.1M received. The average interest rate is 12.0%, and the average debt-to-income ratio (DTI) is 13.3%. Visualizations dissect loan data by month, state, purpose, and grade, enabling a deeper understanding of loan trends and risk factors.

The dashboard empowers financial institutions to identify and mitigate potential risks within their loan portfolio. Data-driven insights support informed decisions regarding loan approval, pricing, and portfolio management. The analysis helps to refine lending strategies and target specific market segments. By utilizing this comprehensive report, financial institutions can make more informed decisions, enhance risk management practices, and ultimately improve their overall financial performance.

This project demonstrates the power of data visualization and analysis in transforming raw data into actionable insights for the financial industry.

#BankLoanReport #DataVisualization #FinancialAnalysis #RiskManagement #DataScience