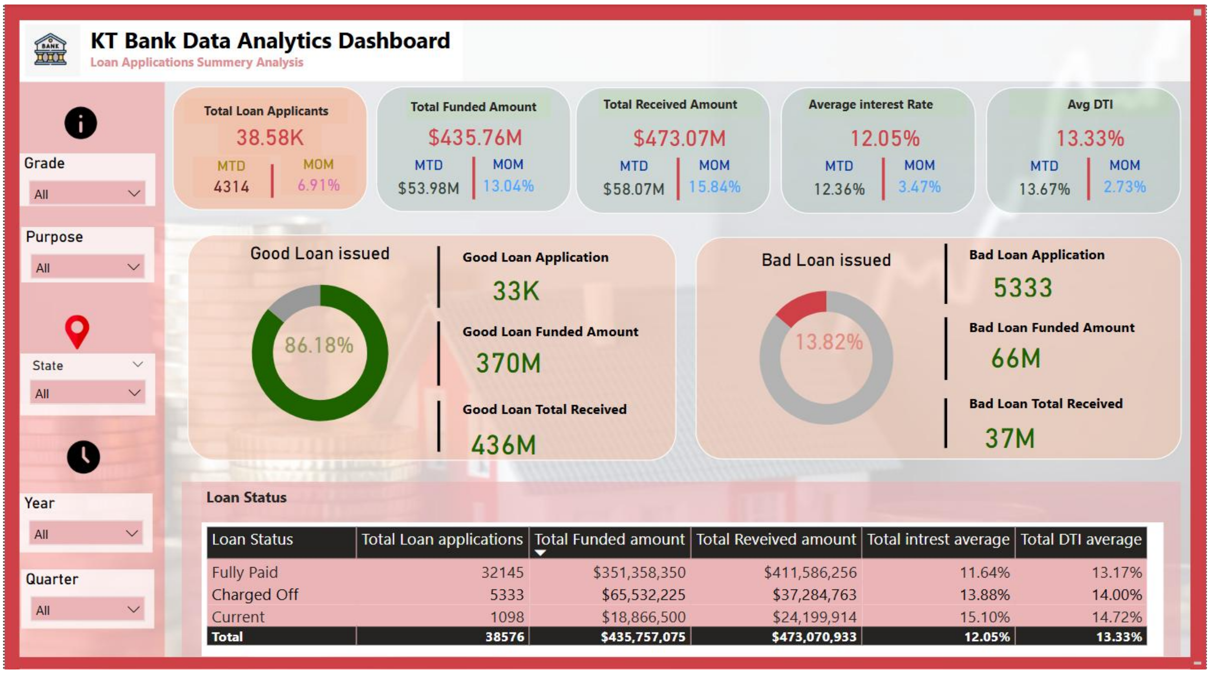

Loan Status	Total Loan applications	Total Funded amount	Total Reveived amount	Total intrest average	Total DTI average
Fully Paid	32145	$351,358,350	$411,586,256	11.64%	13.17%
Charged Off	5333	$65,532,225	$37,284,763	13.88%	14.00%
Current	1098	$18,866,500	$24,199,914	15.10%	14.72%
Total	**38576**	**$435,757,075**	**$473,070,933**	**12.05%**	**13.33%**

KT Bank Data Analytics Dashboard

Loan Applications Summery Analysis

Introduction about dataset:

The Loan Application Database is the foundation for a dashboard that provides instant insights into a bank's lending process. It includes detailed records on loan applications, such as applicant details, requested amounts, interest rates, and outcomes. This setup enables banks to easily monitor, analyze, and make data-driven decisions to optimize their loan services, manage risks, and improve customer satisfaction efficiently.

Why?

A loan applications dashboard is vital for banks as it streamlines decision-making and risk management by providing a clear view of loan data. It enhances operational efficiency, guides product and marketing strategies to meet customer needs, and ensures compliance. Ultimately, it boosts profitability and customer service through data-driven insights, making it an indispensable tool for modern banking.

How to read it:

1. The office icon adjacent to the title acts as a home button. Clicking it once clears all applied filters, returning you to the dashboard's initial overview.
2. The dashboard is designed to be highly interactive, equipped with filters for time, location, loan grade, and product distribution, making it adaptable to specific analytical needs.
3. Displayed prominently on the dashboard are cards that present exact figures for key metrics such as loans given, funds disbursed, amounts received, interest rates, and debt-to-income (DTI) ratios.
4. The loan status is detailed in a bar table format, providing straightforward numerical data for a clear and comprehensible breakdown, facilitating easy reading and interpretation.

My top 3 insights:

1. The fact that the received amount exceeds the funded amount indicates the bank is performing well, reflecting a positive return on loans disbursed.
2. A higher proportion of good loans to bad loans suggests that the bank's risk conditions are minimal, indicating effective risk management strategies and lending practices.
3. The high number of bad loans within 'G grade' loans highlights the need for more thorough risk assessment and validation procedures before approving these loans, suggesting a reevaluation of the criteria used for this loan grade.

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Glossary:

Loan Amount: A loan amount is the total sum of money a bank lends to a borrower, which must be paid back with interest over a set period.

Loan ID: Loan IDs to efficiently manage and track loans throughout their lifecycle. It aids in organizing loan records, monitoring repayments, and addressing customer inquiries.
Funded amount: The funded amount is the actual sum of money provided to a bank when a loan is issued.

Interest rate: An interest rate is the percentage of the loan amount that a lender charges a borrower for using their money.

DTI(Debt to income ratio): Banks use DTI to assess a borrower's ability to handle loan payments and make responsible lending decisions.

MTD: Month to date ratio

MOM: Month on month ratio

Grade: Banks use the grade to price loans and manage risk. Higher-grade loans typically receive lower interest rates and are more attractive to investors.

Sub Grade: Sub Grades offer a finer level of risk assessment, helping banks tailor interest rates and lending terms to match borrower risk profiles.

Purpose: Banks use this field to segment and customize loan offerings, aligning loan terms with borrower needs.

Good Loan: Loans which are paid/paying back on stipulated time.

Bad loan: Loans which are not paid/paying back on stipulated time.