

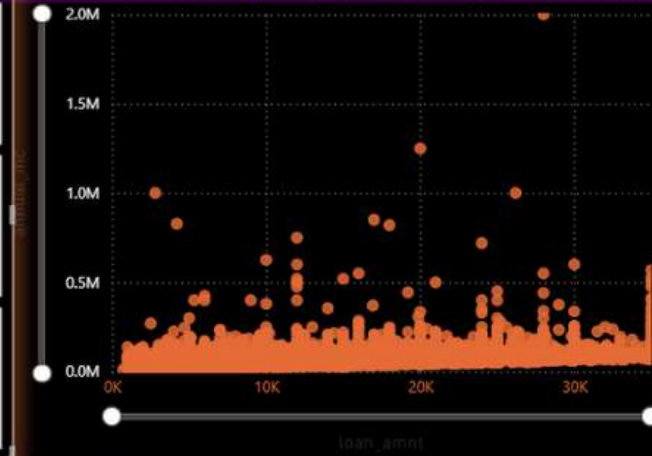
Loan Analysis Report



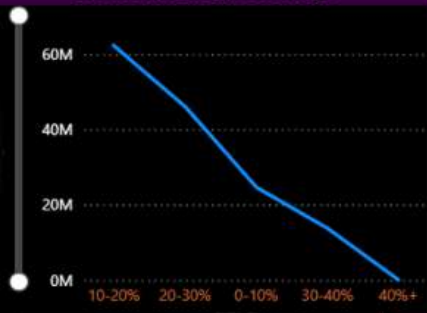
Loan Analysis Report.

Amount Year		
--	2009	2010
2011	2012	2013
2014	2015	2016

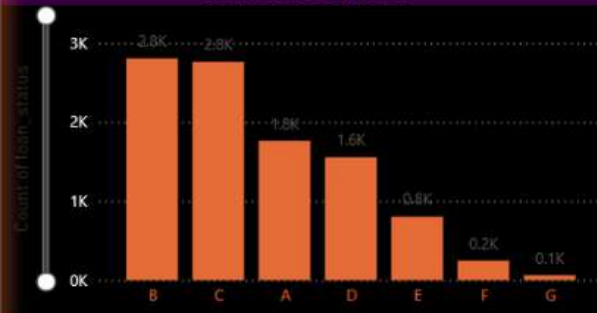
Loan Amount VS Loan Income



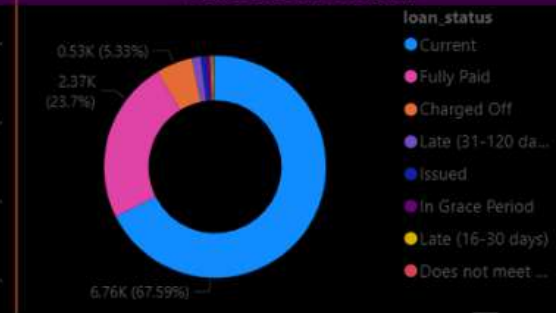
Loan Amount by DTI Range



Loan Status by grade



Loan Status by Category



About Project

- **Analyze DTI and Loan Amount Correlation**
- **Show Loan Status Distribution**
- **Loan Distribution by Grade**
- **DPI and Loan Amount**
- **Loan Status Over Time**



Skills In Project

- **Prepare the Data**
- **Import Data into Power BI**
- **Data Cleaning and Transformation**
- **Manipulating data with Dax**



What is a DTI?

DTI (Debt-to-Income Ratio) is a financial metric that compares a borrower's total monthly debt payments to their gross monthly income.



DAX (Data Analysis Expressions) is a formula language used in Microsoft Power BI

Expressions) is a formula

language used in Microsoft

Power BI



Visualizations

- **Filter:** For the year
- **Pie chart:** For Loan status by category
- **Scatter Plot:** For the last amount vs loan amount
- **Line chart:** For Loan amount by DTI range
- **Bar chart:** For Loan status by grade



Uses of Dax In Project

dti convert into dti range

- **DTI Range =**
- **SWITCH(**
- **TRUE(),**
- **[dti] <= 10, "0-10%",**
- **[dti] <= 20, "10-20%",**
- **[dti] <= 30, "20-30%",**
- **[dti] <= 40, "30-40%",**
- **[dti] > 40, "40%+",**
- **"Unknown"**
- **)**
-

Make a Year column for Filter visual

```
last_amount_year =  
(lending_club_loans[last_pymnt_d].  
    [Year])
```