Credit Union Report 3

Closed Loans vs. Credit Pulls Visual Overview

Version 0.1 – Data as of June 1, 2025

# Executive Summary

The **Closed 2025** folder includes 120 **loans funded in May 2025**, alongside a total of over **606 credit pulls** for the same period.

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# High-Level Trends

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| **Category** | **Insight** |
| **Loan Count** | 120 loans funded in May 2025 |
| **Clear to Close Volume** | 110 loans cleared to close in May |
| **Sent to Branch Activity** | 106 loans sent to branch in May |
| **Pull-to-Close Ratio** | Ranged from 8.3% (e.g. Andrew Morcos) to 200.0% (e.g. Robert Faust) — showing wide variation in efficiency across the sales team |

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# Appendix A — Officer Name Normalization & Branch Mapping Logic

To ensure consistent attribution of performance metrics, two key data normalization steps were applied.

## 1. Officer Name Normalization

Loan officer names recorded in internal systems often exhibit formatting inconsistencies, such as the use of middle names, initials, or varied capitalization. To support accurate cross-system reporting, a normalization function was applied that retains only the first and last name components, omitting middle names or initials. This approach enables alignment between data sources such as Encompass (field 317) and Xactus (OPERATOR\_NAME), which may differ in how names are structured.

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| **Encompass (317)** | **Xactus (OPERATOR\_NAME)** | **Normalized Name** |
| Alvaro Jose Pineda | ALVARO PINEDA | Alvaro Pineda |

This normalization ensures that all records associated with a given officer are accurately matched, regardless of input variation between platforms.

## 2. Branch (ORGID) Mapping

Each loan officer was associated with a primary branch by analyzing historical loan data. In cases where officers were linked to multiple branches, the most frequently occurring ORGID across their closed loans was selected. This methodology ensures that branch-level reporting accurately reflects each officer’s predominant affiliation.