

# FINANCIAL LOAN ANALYSIS

This project is a financial loan analysis based on a dataset of 38,576 loan records, focusing on identifying patterns in loan status, borrower behavior, and credit risk. It includes key fields such as loan amount, interest rate, employment length, income, and debt-to-income ratio. The main goal is to classify good vs. bad loans, analyze trends across different loan grades, purposes, and borrower profiles, and understand the impact of financial factors on loan performance. An interactive Excel dashboard summarizes these insights through charts and KPIs, helping financial institutions make informed decisions and manage risk effectively.



# FINAL REPORT (SUMMERY)

## BANK LOAN REPORT SUMMERY



SUMMERY

OVERVIEW

DETAILS

grade

A	B	C
D	E	F
G		

purpose

car
credit card
Debt consolidation
educational
home improvement

TOTAL LOAN APPLICATION

38.6K

MTD

4.3K

MoM

7%

TOTAL Funded Amount

\$54.0

MTD

\$54.0

MoM

13%

TOTAL Amount Recieved

\$58.1

MTD

\$58.1

MoM

16%

Avg interest rate

12%

MTD

12%

MoM

3%

Avg DTi

14%

MTD

14%

MoM

3%

GOOD LOAN ISSUED



Good Loan Total Application

33.2k

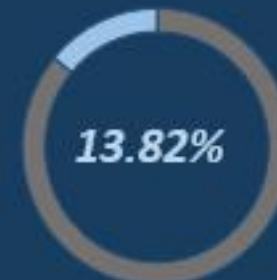
Good LoanFunded Amount

\$370.2

Good Loan Amount Recieved

\$435.8

BAD LOAN ISSUED



Bad Loan Total Application

5.3k

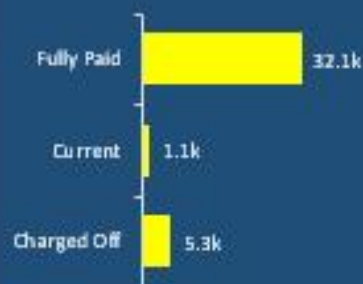
Good Loan Funded Amount

\$65.5M

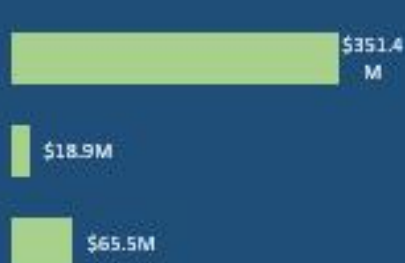
Good Loan Amount Recieved

\$37.3M

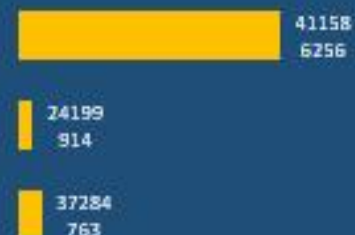
LOAN APPLICATION



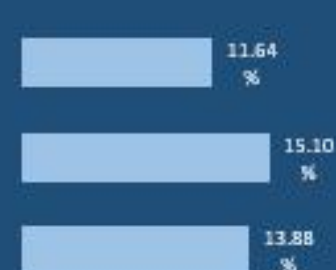
FUNDED AMOUNT



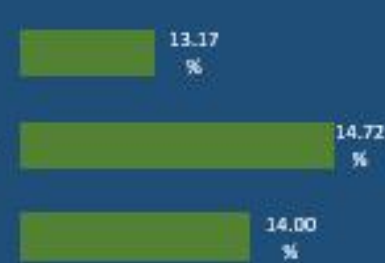
AMOUNT RECIEVED



INTEREST RATE



DTI





# FINAL REPORT (OVERVIEW)

## BANK LOAN REPORT SUMMERY

### TOTAL LOAN APLICATION

38.6K

MTD

MoM

4.3K

7%

### TOTAL Funded Amount

\$54.0

MTD

MoM

\$54.0

13%

### TOTAL Amount Recieved

\$58.1

MTD

MoM

\$58.1

16%

### Avg interest rate

12%

MTD

MoM

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### Avg DTi

14%

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MoM

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SUMMERY

OVERVIEW

DETAILS

grade

A

B

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E

F

G

purpose

car

credit card

Debt consolidation

educational

home improvement

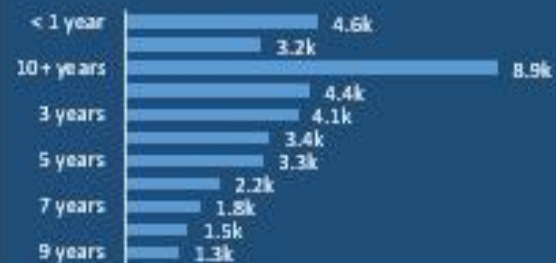
### TOTAL LOAN APPLICATION BY MONTH



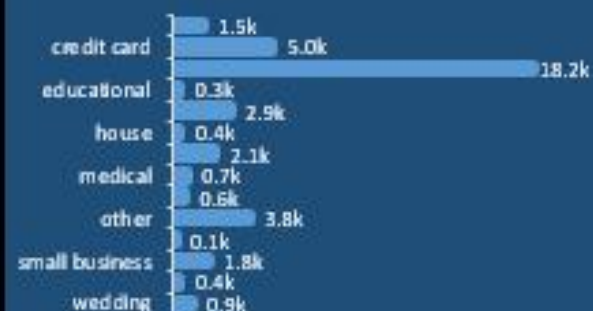
### TOTAL LOAN APPLICATION BY TERM



### TOTAL LOAN APPLICATION BY EMP NAME



### TOTAL LOAN APPLICATION BY PURPOSE



### TOTAL LOAN APPLICATION BY HOME OWNERSHIP



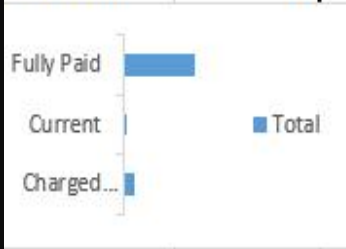
# SHEET DESIGN

Count of id	5.3k	33.2k	GOOD LOAN PERCENTAGE	86.18%	BAD LOAN PERCENTAGE	13.82%
% OF TOTAL	13.82%	86.18%	GOOD LOAN APPLICATION	33.2k	BAD LOAN APPLICATION	5.3k
Sum of loan_a	\$65.5M	\$370.2M	TOTAL FUNDED AMOUNT	\$370.2M	TOTAL FUNDED AMOUNT	\$65.5M
Sum of total_p	37284763	435786170	TOTAL AMOUNT RECEIVED	\$435.8M	TOTAL AMOUNT RECEIVED	\$37.3M



GOOD LOAN PERCENTAGE	86.18%
BAD LOAN PERCENTAGE	13.82%

Row Labels	Count of id
Charged Off	5.3k
Current	1.1k
Fully Paid	32.1k



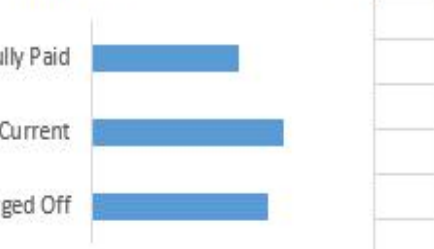
Row Labels	Sum of loan_amount
Charged Off	\$65.5M
Current	\$18.9M
Fully Paid	\$351.4M



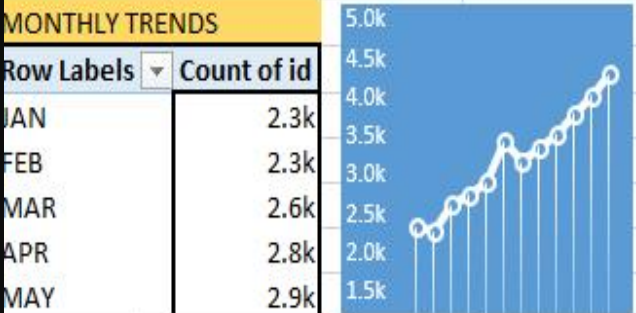
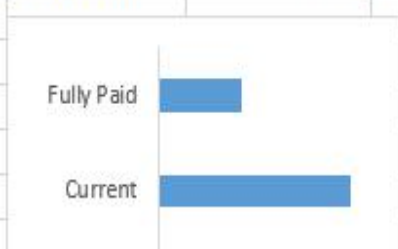
Row Labels	Sum of total_payment
Charged Off	37284763
Current	24199914
Fully Paid	411586256



Row Labels	Average of int_rate
Charged Off	13.88%
Current	15.10%
Fully Paid	11.64%



Row Labels	Average of dti
Charged Off	14.00%
Current	14.72%
Fully Paid	13.17%





# DATASET

	A	B	C	D	E	F	G	H	I	J	K	L	
	id	address_state	application_type	emp_length	emp_title	grade	home_ownership	ISSUE_MONTH	issue_date	last_credit_pull_date	last_payment_date	loan_status	Goal
2	1077430	GA	INDIVIDUAL	< 1 year	Ryder	C	RENT	FEB	11-02-2021	13-09-2021	13-04-2021	Charged Off	Back
3	1072053	CA	INDIVIDUAL	9 years	MKC Account	E	RENT	SEP					
4	1069243	CA	INDIVIDUAL	4 years	Chemat Tech	C	RENT	JAN	05-01-2021	12-12-2021	09-01-2021	Charged Off	Back
5	1041756	TX	INDIVIDUAL	< 1 year	barnes distrib	B	MORTGAGE	FEB	25-02-2021	12-12-2021	12-03-2021	Fully Paid	Good
5	1068350	IL	INDIVIDUAL	10+ years	J&J Steel Inc	A	MORTGAGE	JAN	01-01-2021	14-12-2021	15-01-2021	Fully Paid	Good
7	1062608	CA	INDIVIDUAL	3 years	Studio 94 Cor	C	RENT	JULY	17-07-2021	16-03-2021	12-08-2021	Fully Paid	Good
8	1067441	TX	INDIVIDUAL	10+ years	American Air	C	MORTGAGE	NOV	19-11-2021	14-06-2021	13-12-2021	Fully Paid	Good
9	1066424	PA	INDIVIDUAL	10+ years	SCI Mahanoy	A	OWN	JUNE	11-06-2021	14-07-2021	14-07-2021	Fully Paid	Good
0	1065254	renewable_energy (purpose) Category: renewable_energy	INDIVIDUAL	10+ years	Tech Data Co	A	MORTGAGE	SEP	02-09-2021	15-06-2021	12-10-2021	Charged Off	Back
1	1064589	MI	INDIVIDUAL	10+ years	teltow contr	B	MORTGAGE	FEB	09-02-2021	16-03-2021	16-03-2021	Fully Paid	Good
2	1057766	TX	INDIVIDUAL	10+ years	Ericsson	B	MORTGAGE	JULY	22-07-2021	13-09-2021	13-08-2021	Fully Paid	Good
3	1062734	CA	INDIVIDUAL	3 years	myrvpartspla	B	RENT	SEP	11-09-2021	13-03-2021	12-10-2021	Charged Off	Back
4	1062654	CA	INDIVIDUAL	4 years	AEG LIVE	B	RENT	AUG	11-08-2021	13-10-2021	13-09-2021	Fully Paid	Good
5	1020855	CA	INDIVIDUAL	5 years	henkel corpo	B	RENT	DEC	11-12-2021	14-12-2021	14-12-2021	Fully Paid	Good
6	1060945	IL	INDIVIDUAL	4 years	AXA Assistan	B	RENT	OCT	11-10-2021	14-12-2021	14-12-2021	Fully Paid	Good
7	1060995	RI	INDIVIDUAL	< 1 year	HSA-UWC	B	RENT	DEC	11-12-2021	14-02-2021	13-10-2021	Charged Off	Back
8	1046507	TX	INDIVIDUAL	1 year	Child's Day	B	RENT	DEC	02-12-2021	16-04-2021	14-12-2021	Fully Paid	Good
9	1059936	NY	INDIVIDUAL	4 years	OEC Freight	C	RENT	OCT	09-10-2021	15-09-2021	12-11-2021	Fully Paid	Good
0	1059497	FL	INDIVIDUAL	10+ years	Sandestin Be	B	MORTGAGE	DEC	12-12-2021	14-12-2021	14-12-2021	Fully Paid	Good
1	1058060	MD	INDIVIDUAL	10+ years		D	OWN	FEB	02-02-2021	16-05-2021	15-02-2021	Fully Paid	Good
2	112245	WI	INDIVIDUAL	6 years	Norman G. O	A	RENT	JULY	07-07-2021	16-04-2021	10-08-2021	Fully Paid	Good
3	207910	FL	INDIVIDUAL	< 1 year		A	MORTGAGE	JAN	08-01-2021	16-05-2021	10-02-2021	Charged Off	Back
4	65426	MI	INDIVIDUAL	< 1 year	Infotrieve, In	B	MORTGAGE	AUG	09-08-2021	16-05-2021	11-06-2021	Charged Off	Back
5	211723	MD	INDIVIDUAL	4 years	self employe	C	OWN	JAN	08-01-2021	09-12-2021	08-08-2021	Charged Off	Back
6	662350	NV	INDIVIDUAL	10+ years	Clark County	A	MORTGAGE	JAN	11-01-2021	13-02-2021	12-08-2021	Charged Off	Back
7	1006769	PA	INDIVIDUAL	6 years	The Mount Si	A	MORTGAGE	NOV	11-11-2021	13-11-2021	13-06-2021	Charged Off	Back





THANK YOU

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