Advanced Bank Loan Data Analysis: Empowering Decision-Making through Dynamic Insights

Problem Statement: Advanced Dashboard Development for Loan Data Analysis. The current approach to loan data analysis lacks depth and interactivity, hindering the ability to derive meaningful insights for informed decision-making. Traditional reporting methods fall short in providing a comprehensive view of lending operations, borrower behavior, and loan performance metrics. There is a pressing need for advanced dashboard design to address these limitations and unlock the full potential of our loan data.

Objective: Our objective is to craft a suite of interconnected dashboards that deliver dynamic and comprehensive insights into our loan data, empowering decision-makers with actionable intelligence derived from robust data analysis. These dashboards are meticulously designed to offer a holistic perspective on our lending operations, borrower demographics, loan performance, and financial metrics, facilitating strategic decision-making based on data-driven insights.

Dashboard 1: Executive Summary
Purpose: This dashboard provides an overview of critical Key Performance Indicators (KPIs) essential for evaluating the overall efficiency and performance of our lending endeavors.

Key Features:

- **Total Loan Application**s: Monitor total and Month-to-Date (MTD) applications, scrutinizing Month-over-Month (MoM) trends for actionable insights.
- **Total Funded Amount**: Evaluate the cumulative disbursed funds and track MTD disbursements, analyzing MoM variations to discern funding patterns.
- **Total Amount Received**: Assess cash inflows via total and MTD received amounts from borrowers, scrutinizing MoM fluctuations for financial health assessment.
- **Average Interest Rate**: Determine the cost of lending by computing and tracking the average interest rate across all loans, including MTD and MoM changes.
- **Average Debt-to-Income Ratio (DTI)**: Evaluate borrowers' financial resilience by calculating the average DTI for all loans and monitoring

BANK LOAN REPORT | SUMMARY

Total Loan Applications
38.6K
MTD	MoM
4.3K	6.9%

Total Funded Amount
$435.8M
MTD	MoM
$54.0M	13.0%

Total Amount Received
$473.1M
MTD	MoM
$58.1M	15.8%

Average Interest Rate
12.0%
MTD	MoM
12.4%	3.5%

Average DTI
13.3%
MTD	MoM
13.7%	2.7%

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State :
All

Grade :
All

Good vs Bad Loan :
All

Good Loan Issued
86.2%
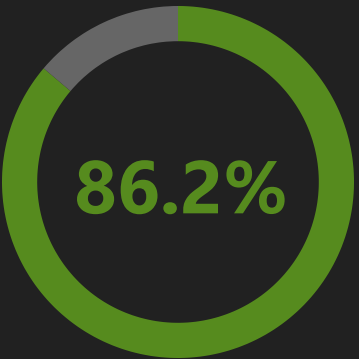
Good Loan Applications
33.2K

Good Loan Funded Amount
$370.2M

Good Loan Received Amount
$435.8M

Bad Loan Issued
13.8%
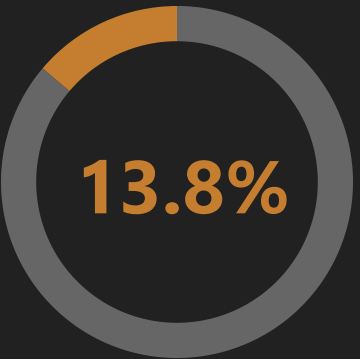
Bad Loan Applications
5.3K

Bad Loan Funded Amount
$65.5M

Bad Loan Received Amount
$37.3M

LOAN STATUS

Loan Status	Total Loan Applications	Total Funded Amount	Total Amount Received	MTD Funded Amount	MTD Received Amount	Avg. Interest Rate	Avg. DTI
Fully Paid	32145	$351,358,350	$411,586,256	$41,302,025	$47,815,851	11.64%	13.17%
Charged Off	5333	$65,532,225	$37,284,763	$8,732,775	$5,324,211	13.88%	14.00%
Current	1098	$18,866,500	$24,199,914	$3,946,625	$4,934,318	15.10%	14.72%
Total	38576	$435,757,075	$473,070,933	$53,981,425	$58,074,380	12.05%	13.33%

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Total Amount Received
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Average Interest Rate
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MTD 12.4% | MoM 3.5%

Average DTI
13.3%
MTD 13.7% | MoM 2.7%

Select Measure :
Total Loan Applicati...

State :
All

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Good vs Bad Loan :
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Total Loan Applications by Month

Jan 2.3K | Feb 2.3K | Mar 2.6K | Apr 2.8K | May 2.9K | Jun 3.2K | Jul 3.4K | Aug 3.4K | Sep 3.5K | Oct 3.8K | Nov 4.0K | Dec 4.3K
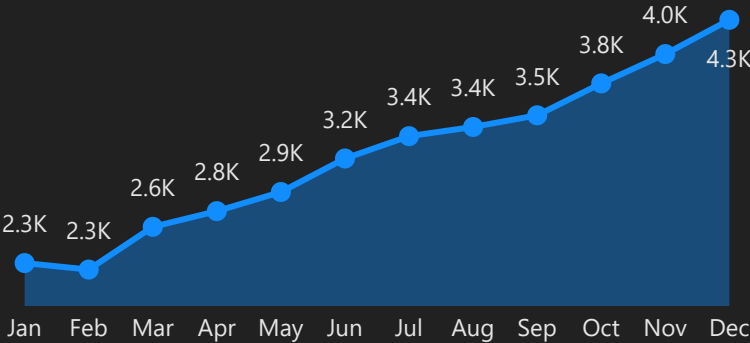
Total Loan Applications by State

Total Loan Applications by Term

- 36 months
- 60 months

10K (26.8%)
28K (73.2%)
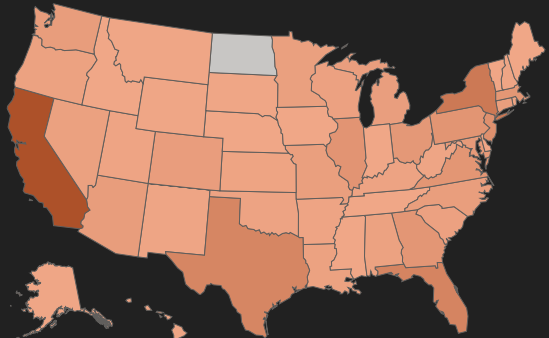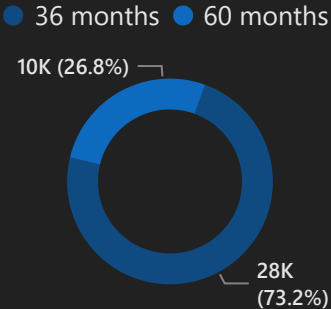
Total Loan Applications by Employee Length

Employee Length	Applications
10+ years	8.9K
< 1 year	4.6K
2 years	4.4K
3 years	4.1K
4 years	3.4K
5 years	3.3K
1 year	3.2K
6 years	2.2K
7 years	1.8K
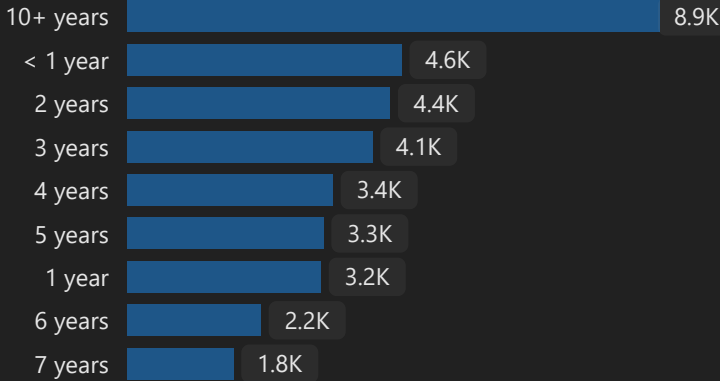
Total Loan Applications by Purpose

Purpose	Applications
Debt consol...	18K
credit card	5K
other	4K
home impr...	3K
major purch...	2K
small busin...	2K
car	1K
wedding	1K
medical	1K
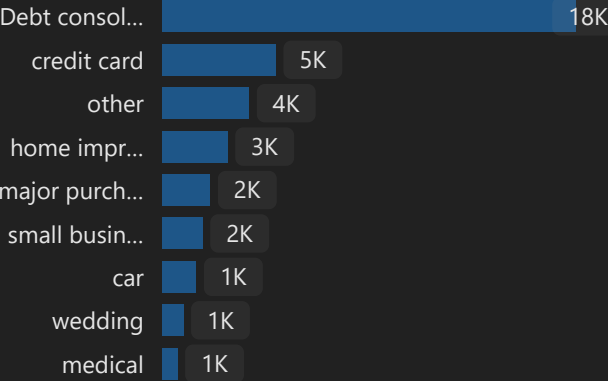
Total Loan Applications by Home Ownership

RENT 18K
MORTGAGE 17K
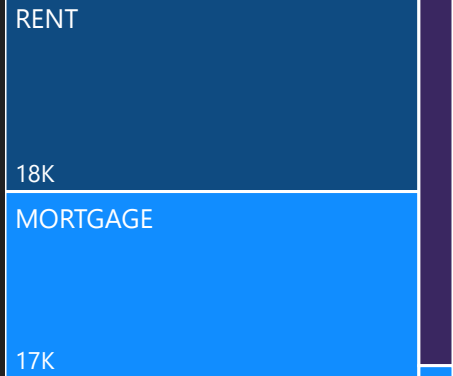
BANK LOAN REPORT | DETAILS

Total Loan Applications	Total Funded Amount	Total Amount Received	Average Interest Rate	Average DTI
38.6K	**$435.8M**	**$473.1M**	**12.0%**	**13.3%**
MTD 4.3K MoM 6.9%	MTD $54.0M MoM 13.0%	MTD $58.1M MoM 15.8%	MTD 12.4% MoM 3.5%	MTD 13.7% MoM 2.7%

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ID	Purpose	Home Ownership	Grade	Sub Grade	Issued Date	Funded Amount	Interest Rate	Installment	Received Amount
632417	small business	OWN	F	F1	Tuesday, May 11, 2021	$35,000	0.20	932.17	$10,430
653921	renewable_energy	MORTGAGE	D	D5	Thursday, March 11, 2021	$35,000	0.16	851.51	$39,846
668166	credit card	MORTGAGE	G	G2	Thursday, February 11, 2021	$35,000	0.20	936.66	$53,494
670409	Debt consolidation	RENT	F	F3	Thursday, February 11, 2021	$35,000	0.19	907.73	$49,122
672549	credit card	MORTGAGE	E	E3	Thursday, February 11, 2021	$35,000	0.17	872.48	$52,349
672680	Debt consolidation	OWN	E	E1	Thursday, February 11, 2021	$35,000	0.16	858.59	$35,479
673070	Debt consolidation	MORTGAGE	E	E4	Thursday, February 11, 2021	$35,000	0.18	879.47	$3,511
673667	credit card	MORTGAGE	D	D5	Thursday, February 11, 2021	$35,000	0.16	851.51	$41,509