**Bank Loan Report: Executive Summary**

This Bank Loan Report aims to monitor and evaluate our lending activities by providing key metrics and trends over time. The report will support data-driven decision-making, assess the health of our loan portfolio, and guide strategic lending practices.

**Dashboard 1:**

Key Performance Indicators (KPIs):

1. Total Loan Applications: Tracks the number of loan applications received over a specified period, including Month-to-Date (MTD) and Month-over-Month (MoM) changes.

2. Total Funded Amount: Monitors the total loan amount disbursed, including MTD and MoM variations.

3. Total Amount Received: Captures the total amount received from borrowers, with MTD and MoM comparisons to assess repayment performance.

4. Average Interest Rate: Provides insights into the average interest rate across all loans, observing MTD and MoM changes.

5. Average Debt-to-Income (DTI) Ratio: Evaluates borrowers' financial health by tracking the average DTI for all loans, along with MTD and MoM trends.

**Good Loan vs. Bad Loan KPIs:**

- Good Loans include loans marked as 'Fully Paid' or 'Current'.

- Good Loan Application Percentage: The share of total loan applications classified as 'Good Loans.'

- Good Loan Applications: The number of applications in the 'Good Loan' category.

- Good Loan Funded Amount: Total funded amount for 'Good Loans.'

- Good Loan Total Received Amount: Amount received from borrowers for 'Good Loans.'

- Bad Loans include loans marked as 'Charged Off.'

- Bad Loan Application Percentage: The share of loan applications classified as 'Bad Loans.'

- Bad Loan Applications: The number of applications in the 'Bad Loan' category.

- Bad Loan Funded Amount: Total funded amount for 'Bad Loans.'

- Bad Loan Total Received Amount: Amount received from borrowers for 'Bad Loans.'

**### Dashboard 2: Overview**

This dashboard visually represents key loan metrics and trends using various chart types:

1. Monthly Trends (Line Chart): Illustrates monthly variations in ‘Total Loan Applications,’ ‘Total Funded Amount,’ and ‘Total Amount Received.’

2. Regional Analysis (Filled Map): Highlights lending activities by state to assess regional performance.

3. Loan Term Analysis (Donut Chart): Displays loan distribution across different term lengths.

4. Employment Length Analysis (Bar Chart): Shows how lending metrics vary by borrowers' employment history.

5. Loan Purpose Breakdown (Bar Chart): Provides a breakdown of loan metrics based on the purpose of the loans.

6. Home Ownership Analysis (Tree Map): Represents loan metrics categorized by home ownership status.