Bank Loan Dashboard

Top N State

Top 5

Total Loan Issued	Total Loan Amount Issued	Average Loan Amount Issued	Average Interest Rate %
39.72K	$446M	$11.22K	12.02%

Home Ownership

(All)

Purpose

(All)

Status

- [x] (All)
- [x] Charged Off
- [x] Current
- [x] Fully Paid

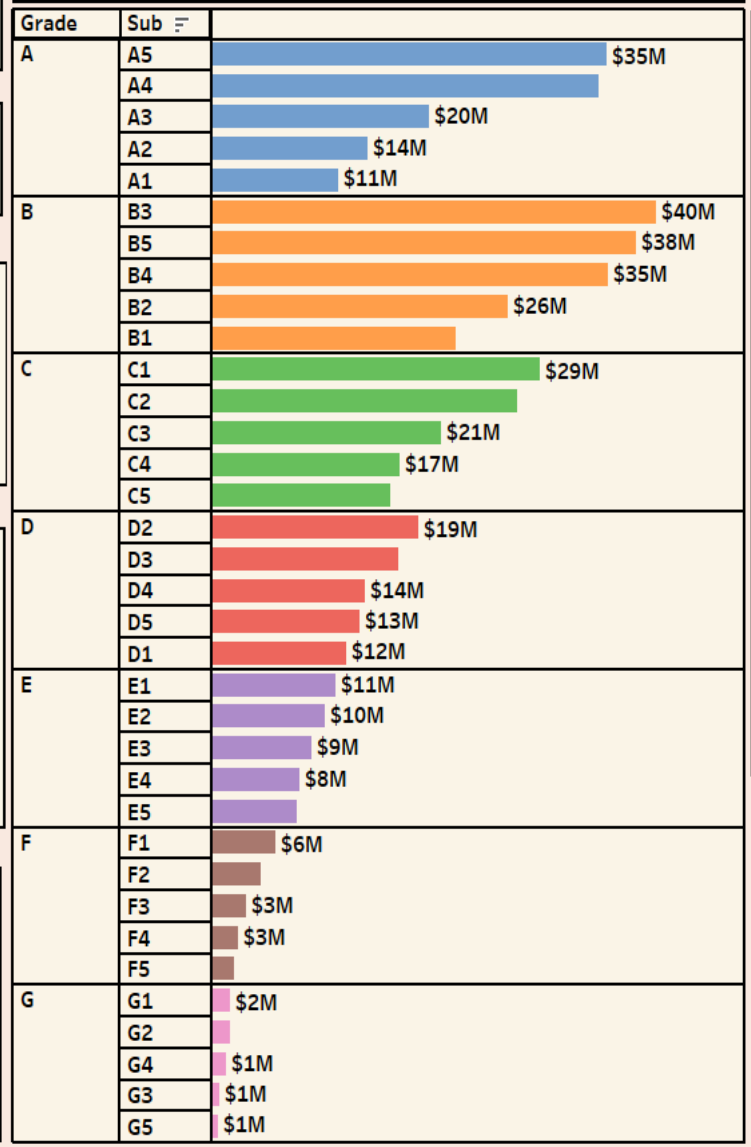
Year of Issue D

- [x] (All)
- [x] 2007
- [x] 2008
- [x] 2009
- [x] 2010
- [x] 2011

Verification

- [x] (All)
- [x] Not Verified
- [x] Source Verified
- [x] Verified

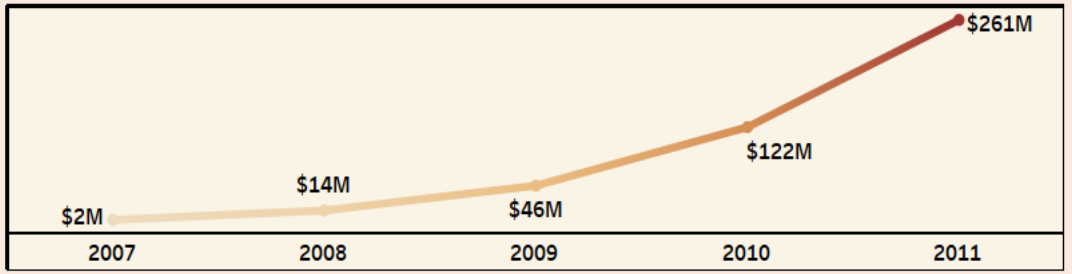
Grade & Sub-Grade wise Revol Balance



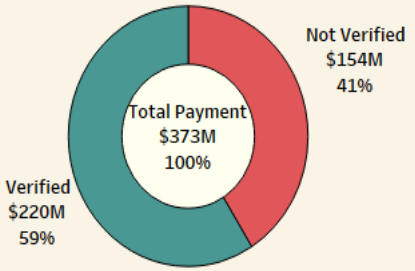
State & month wise loan status

State	Status	Janu..	Febr..	March	April	May	June	July	Augu..	Sept..	Octo..	Nove..	Dece..
CA	Fully Paid	453	509	609	504	513	435	428	488	436	487	443	519
	Charged Off	543	582	699	610	605	516	527	579	540	593	523	613
	Current	543	582	699	619	746	516	527	579	540	593	523	613
FL	Fully Paid	731	760	914	804	931	686	706	758	729	806	687	845
	Charged Off	764	802	943	837	975	736	761	797	771	861	726	885
	Current	764	802	943	843	1,054	736	761	797	771	861	726	885
NJ	Fully Paid	876	928	1,111	966	1,182	836	904	924	900	984	825	1,019
	Charged Off	900	945	1,133	995	1,203	860	934	945	923	1,011	841	1,040
	Current	900	945	1,133	997	1,261	860	934	945	923	1,011	841	1,040
NY	Fully Paid	1,163	1,219	1,474	1,248	1,496	1,094	1,172	1,230	1,163	1,277	1,098	1,359
	Charged Off	1,199	1,253	1,513	1,284	1,527	1,142	1,221	1,275	1,204	1,323	1,135	1,404
	Current	1,199	1,253	1,513	1,287	1,638	1,142	1,221	1,275	1,204	1,323	1,135	1,404
TX	Fully Paid	1,380	1,452	1,735	1,497	1,811	1,339	1,420	1,493	1,373	1,513	1,315	1,609
	Charged Off	1,399	1,479	1,749	1,522	1,839	1,369	1,453	1,519	1,405	1,536	1,339	1,636
	Current	1,399	1,479	1,749	1,527	1,902	1,369	1,453	1,519	1,405	1,536	1,339	1,636

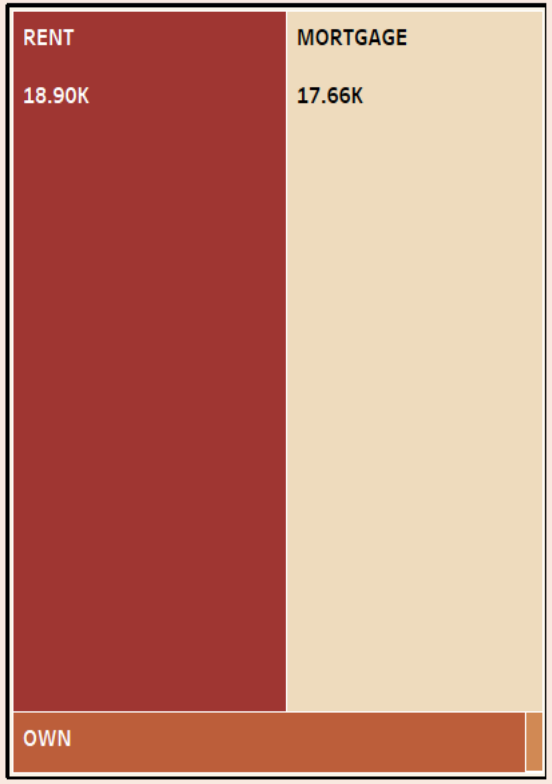
Year Wise Loan Amount



Verified Vs Non Verified Payment Status



Home ownership Vs last payment date status



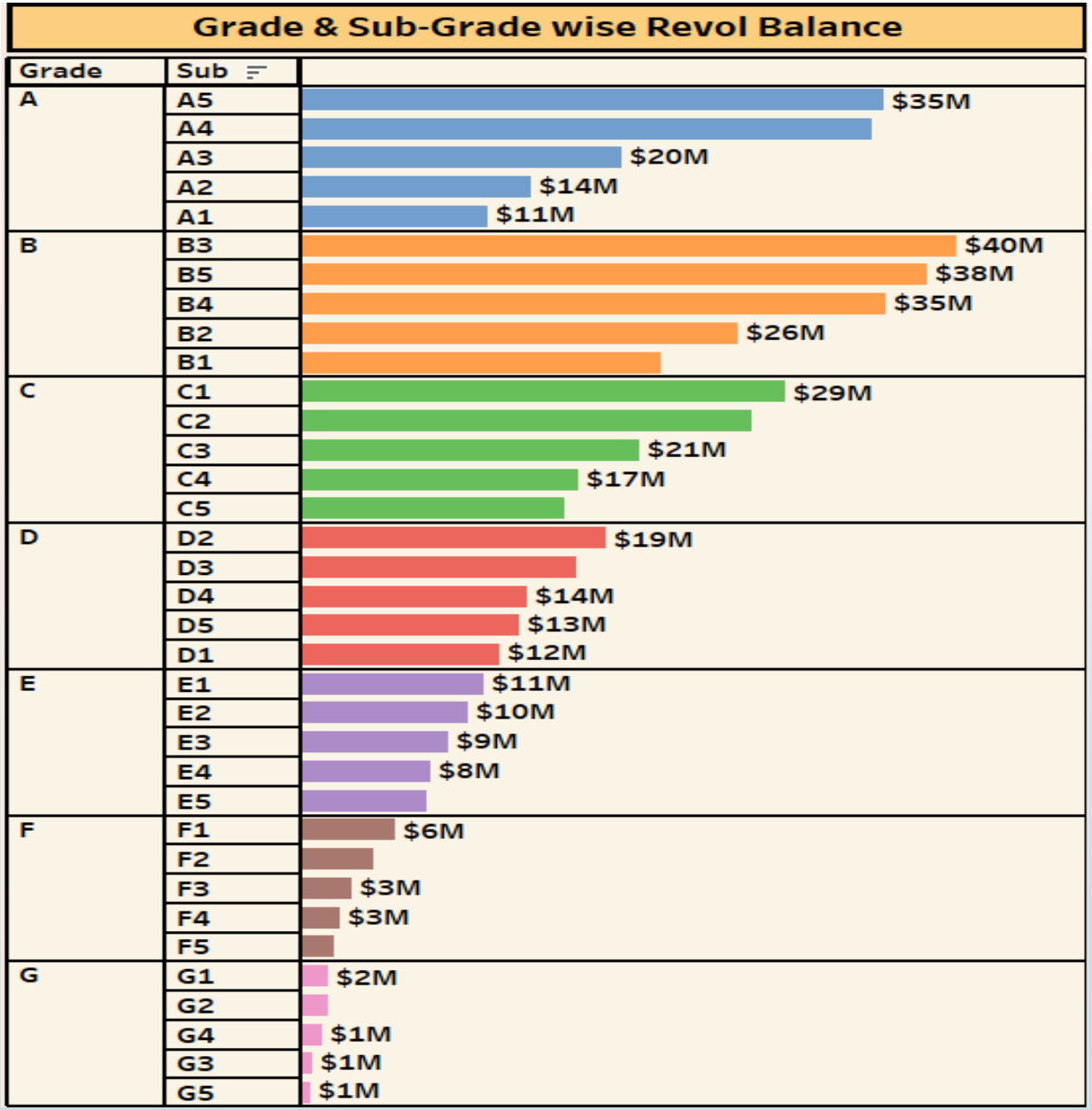
Insight gain from visuals

Key Metrics

Total Loan Issued	Total Loan Amount Issued	Average Loan Amount Issued	Average Interest Rate %
39.72K	$446M	$11.22K	12.02%

- **Total Loan Issued (39.72K):** This metric shows how many loans the bank has given out. This means the bank is giving loans to many customers and is actively lending.
- **Total Loan Amount Issued ($446M):** This metric shows the total amount of money the bank has lent out, giving an idea of how big the bank's loan business is.
- **Average Loan Amount Issued ($11.22K):** This metric shows the average loan amount, indicating how much money people usually borrow from the bank.
- **Average Interest Rate (12.02%):** This shows the average interest rate that the bank charges on loans.

Explanation of each chart on the dashboard and the insights it provides



Grade & Sub-Grade wise Revol Balance

This chart sorts loans into grades from A to G, with sub-grades like A1, B3, and C5. Loans with higher grades (A and B) with sub-grade B3 and A5 usually have bigger balances, meaning these borrowers might owe more money. This could mean that more creditworthy customers are getting larger loans or using more of their credit.

State & month wise loan status													
State	Status	Janu..	Febr..	March	April	May	June	July	Augu..	Sept..	Octo..	Nove..	Dece..
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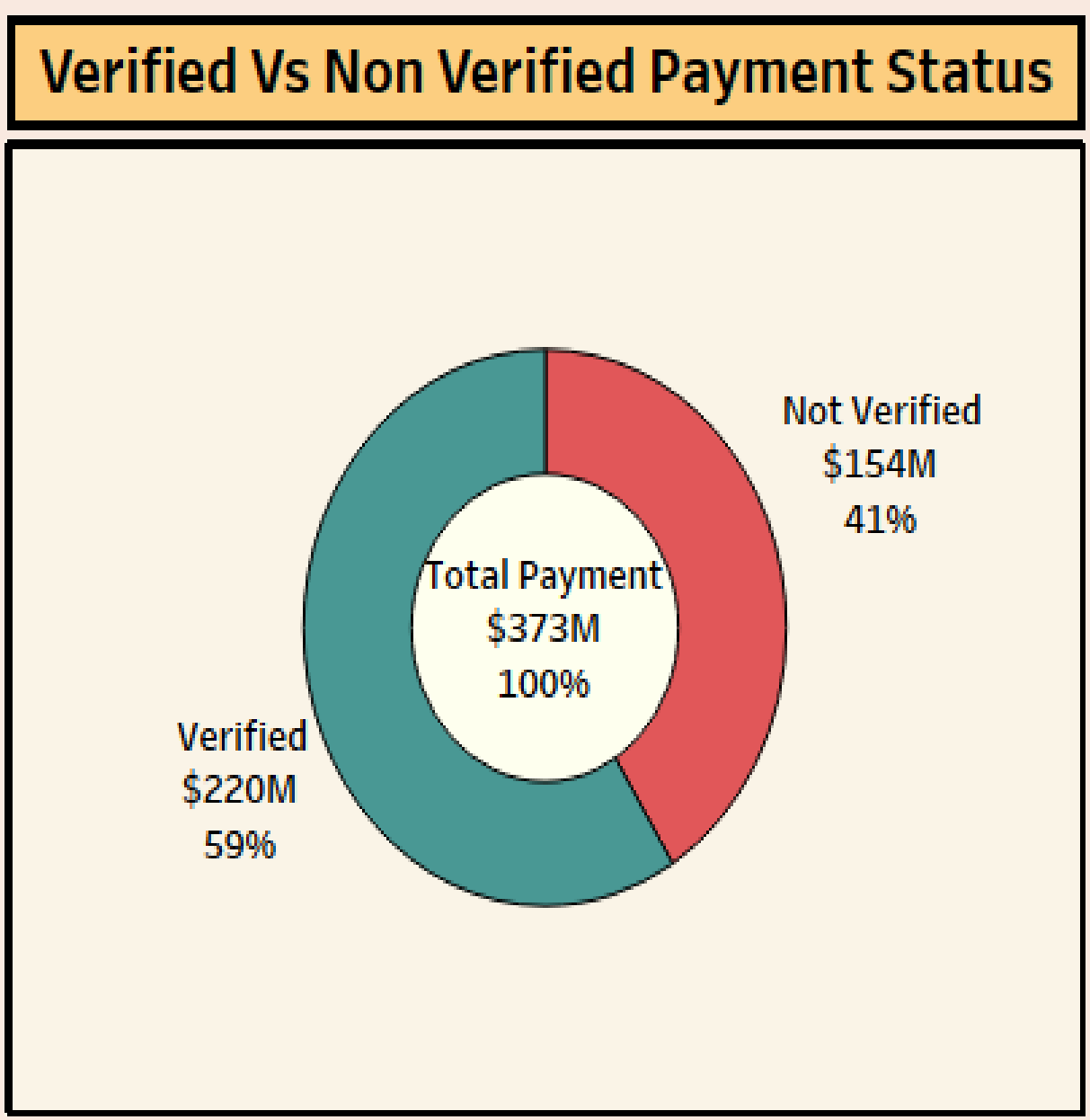
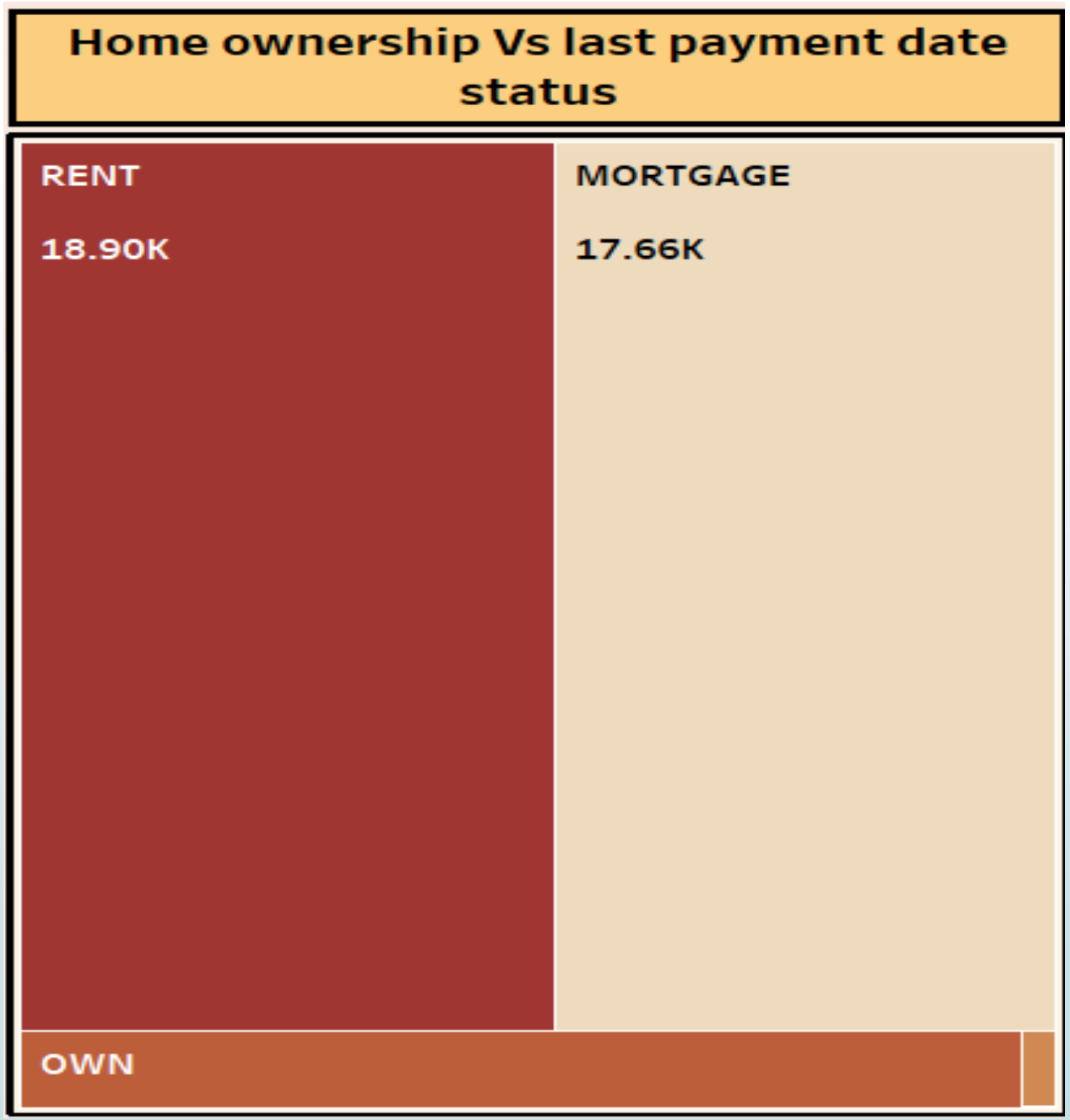
State & month wise loan status

This table shows the status of loans (Fully Paid, Charged Off, Current) for different months and states. It helps us see how loan repayments vary by location. For instance, if states like California (CA), Florida (FL), and New Jersey (NJ) have a lot of "Charged Off" loans, it might mean those areas have more credit risk. Looking at the trends over time can also show changes due to seasons or economic factors that affect how people repay their loans.



Verified Vs Non-Verified Payment Status

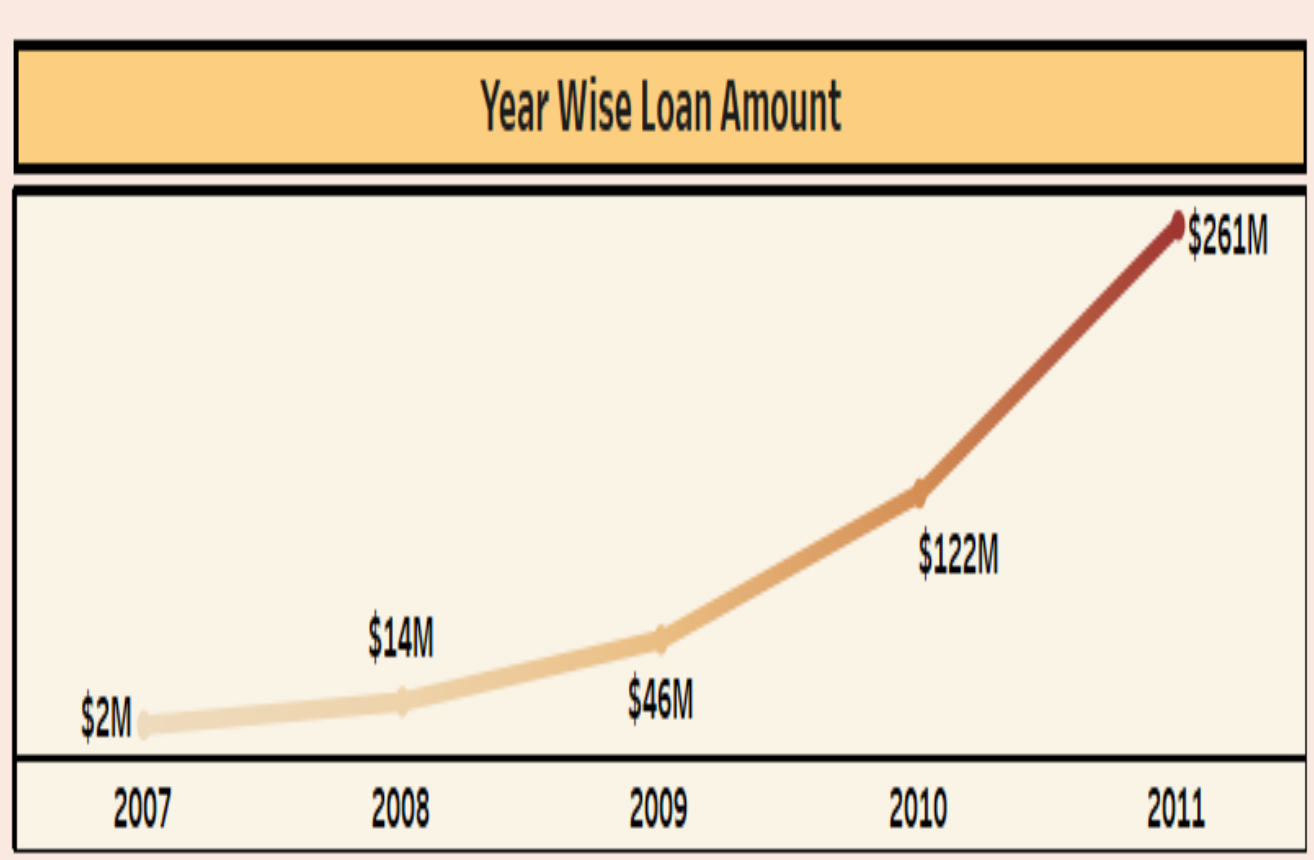
This chart shows how much money was paid back by verified borrowers compared to non-verified borrowers. Since 59% of the payments come from verified users, it suggests that being verified might lead to more people paying back their loans. This highlights the importance of checking customer information to help manage risk.



Home ownership Vs last payment date status

The tree map organizes loans by homeownership status (Rent, Mortgage, Own and others) and how often payments are made. The larger sections show that most customers are either renters (18.9K) or mortgage holders (17.6K), while homeowners represent a smaller group (3K). The big difference in numbers indicates that renters and mortgage holders make up most of the customer base.

Year Wise Loan Amount



This chart shows how the total loan amount issued has changed over the years. There was a steep increase from $2 million in 2007 to $261 million in 2011, which means the bank was giving out a lot more loans during that time. This could be due to more people wanting loans. It might also reflect changes in the economy, such as financial crises, new rules, or how people were borrowing money.

Thank You