

Dashboard



CODE_GENDER
F M XNA

Gender



Gender Diversity in Loan Applications

At US Bank Limited, we recognize the importance of assessing the gender distribution of loan applicants as part of our commitment to providing equitable financial services. The data below represents a snapshot of loan applicants over a specific period, categorized by gender:

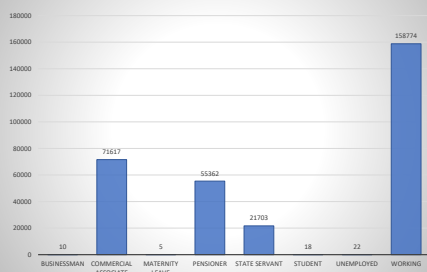
Female (F): 202,448 applicants
Male (M): 105,059 applicants
Gender Not Specified (XNA): 4 applicants

As a Business Analyst at US Bank Limited, I have been entrusted with the important task of analyzing the data of our loan applicants for the current quarter. This endeavor is a critical part of our commitment to responsible lending practices and ensuring that we meet the unique financial needs of our clients.

In this analysis, my goal is to uncover valuable insights from the data that can inform our decision-making processes, risk assessment, and the design of tailored financial products. By examining various factors such as gender, income, education, occupation, family status, housing type, and car ownership among our loan applicants, we can gain a comprehensive understanding of their diverse profiles and needs.

Financial inclusion is our shared responsibility. It's about breaking down barriers and ensuring that everyone, regardless of their background, has equal access to financial opportunities. At our institution, we are committed to this cause, and we invite you to be a part of this transformative journey. Together, we can empower individuals, uplift communities, and build a more inclusive and prosperous world. Thank you for your support and dedication to a financially inclusive future.

Income types



Income Types Among Loan Applicants

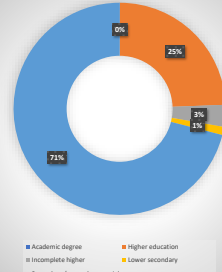
At US Bank Limited, we are committed to providing financial services tailored to the needs of our diverse customer base. The data below presents an overview of loan applicants categorized by their income types:

Businessman: 10 applicants
Commercial associate: 75,617 applicants
Maternity leave: 5 applicants
Pensioner: 55,362 applicants
State servant: 21,703 applicants
Student: 18 applicants
Unemployed: 22 applicants
Working: 158,774 applicants

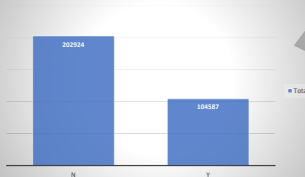
Education Types Among Loan Applicants

At US Bank Limited, we believe in empowering individuals through education and financial assistance. The data below provides an overview of loan applicants categorized by their education types:

Academic degree: 164 applicants
Higher education: 74,863 applicants
Incomplete higher: 10,217 applicants
Lower secondary: 3,816 applicants
Secondary / secondary special: 218,391 applicants



Car Owner



Car Ownership Among Loan Applicants:

Understanding car ownership status can be valuable for financial institutions in assessing an applicant's financial profile and needs when offering loans or other financial products.

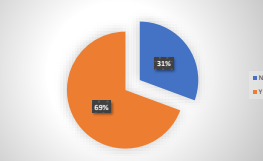
Applicants Who Do Not Own a Car (N): 202,924
Applicants Who Own a Car (Y): 104,587
Total Number of Loan Applicants: 307,511

Real Estate Ownership Among Loan Applicants

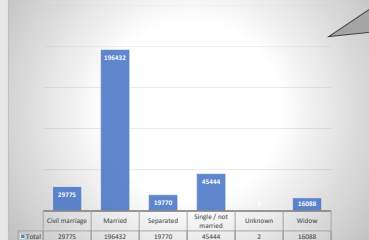
At US Bank Limited, we are committed to providing financial services that cater to the diverse needs of our customers. The data below presents an overview of loan applicants categorized by their real estate ownership status:

No (N): 94,199 applicants
Yes (Y): 213,312 applicants

House owner



Family status



Family Status Among Loan Applicants

At US Bank Limited, our mission is to provide financial services that cater to the unique needs of our clients. The data below provides an overview of loan applicants categorized by their family status:

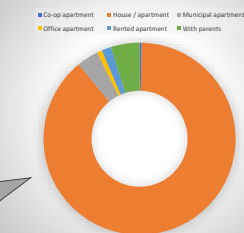
Civil marriage: 29,775 applicants
Married: 196,432 applicants
Separated: 19,770 applicants
Single / not married: 45,444 applicants
Unknown: 2 applicants
Widow: 16,088 applicants

Housing Types Among Loan Applicants

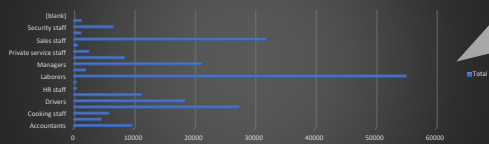
US Bank Limited believes in providing financial solutions that accommodate the unique needs of our clients. The data below offers an overview of loan applicants categorized by their housing types:

Co-op apartment: 1,122 applicants
House / apartment: 272,868 applicants
Municipal apartment: 11,183 applicants
Office apartment: 2,617 applicants
Rented apartment: 4,881 applicants
With parents: 14,840 applicants

HOUSE TYPE



Occupation Type



The Leading Professions (Top 5)

Within the pool of loan applicants at US Bank Limited, a diverse array of professions is represented. Here are the top 5 occupations, along with the number of applicants in each category:

Laborers: 55,186 applicants
Sales staff: 32,102 applicants
Core staff: 27,570 applicants
Managers: 21,371 applicants
Drivers: 15,603 applicants

Dominance of Laborers: Laborers emerge as the leading occupation type among loan applicants, underscoring the significance of understanding and addressing the unique financial needs and challenges faced by this group.