BANK LOAN DATA ANALYSIS PROJECT

Project Overview:

Analysing Loan Data For A Bank Business To Gain Insights And Improve Decision-Making.

Project Objective:

Generate A comprehensive Bank Loan Dynamic Dashboard's To Analyze And Visualize Loan Data For A Bank.

Project Requirements:

- Problem Statement
- Data Source
- Software's Required

Problem Statement:

1. KPI'S Requirement
2. Chart's Requirement
3. Grid

KIP'S Requirement:

We Need To Analyze Key Performance Indicator's For Bank Loan Data To Gain Insight's Into Bank Business Performance.

A. Total Loan Applications

Need to calculate the total number of loan applications received during a specified period. Additionally, it is essential to monitor the Month-to-Date (MTD) Loan Applications and track changes Month-over-Month (MoM).

B. Total Funded Amount

Understanding the total amount of funds disbursed as loans is crucial. We also want to keep an eye on the MTD Total Funded Amount and analyse the Month-over-Month (MoM) changes in this metric

C. Total Amount Received

Tracking the total amount received from borrowers is essential for assessing the bank's cash flow and loan repayment. We should analyse the Month-to-Date (MTD) Total Amount Received and observe the Month-over-Month (MoM) changes.

D. Average Interest Rate

Calculating the average interest rate across all loans, MTD, and monitoring the Month-over-Month (MoM) variations in interest rates will provide insights into our lending portfolio's overall cost.

E. Average Debt-to-income Ratio(DTI)

Evaluating the average DTI for our borrowers helps us gauge their financial health. We need to compute the average DTI for all loans, MTD, and track Month-over-Month (MoM) fluctuations.

Good Loan v Bad Loan KPI's:

F. Good Loan

- Good Loan Application Percentage
- Good Loan Applications
- Good Loan Funded Amount
- Good Loan Total Received Amount

G. Bad Loan

- Bad Loan Application Percentage
- Bad Loan Applications
- Bad Loan Funded Amount
- Bad Loan Total Received Amount

Loan Status Grid View:

In order to gain a comprehensive overview of our lending operations and monitor the performance of loans, we aim to create a grid view report categorized by 'Loan Status.' By providing insights into metrics such as 'Total Loan Applications,' 'Total Funded Amount,' 'Total Amount Received,' 'Month-to-Date (MTD) Funded Amount,' 'MTD Amount Received,' 'Average Interest Rate,' and 'Average Debt-to-Income Ratio (DTI),' this grid view will empower us to make data-driven decisions and assess the health of our loan portfolio.

Chart's Requirement:

We Would Like To visualize Various Aspects Of Our Pizza Sales Data To Gain Insights And Understand Key Trends

H. Monthly Trends By Issue Data

Chart Type : Area Chart

To identify seasonality and long-term trends in lending activities

I. Regional Analysis By State

Chart Type : Map

To identify regions with significant lending activity and assess regional disparities

J. Loan Term Analysis

Chart Type : Donut Chart

To allow the client to understand the distribution of loans across various term lengths.

K. Employee Length Analysis

Chart Type :Bar Chart

How lending metrics are distributed among borrowers with different employment lengths, helping us assess the impact of employment history on loan applications.

L. Loan Purpose Breakdown

Chart Type : Bar Chart

Will provide a visual breakdown of loan metrics based on the stated purposes of loans, aiding in the understanding of the primary reasons borrowers seek financing.

M. Home Ownership Analysis

Chart Type : Tree Map

For a hierarchical view of how home ownership impacts loan applications and disbursements

Grid Details:

The primary objective of the Details Dashboard is to provide a comprehensive and user-friendly interface for accessing vital loan data. It will serve as a one-stop solution for users seeking detailed insights into our loan portfolio, borrower profiles, and loan performance.

Need for a comprehensive 'Details Dashboard' that provides a consolidated view of all the essential information within our loan data. This Details Dashboard aims to offer a holistic snapshot of key loan-related metrics and data points, enabling users to access critical information efficiently.

Data Source:

The Loan Data Collected From The Stakeholders Of Bank Business

Data Collection Tool : MS excel

Software's Used:

Database : MS SQL Server

BI Tool : Microsoft Power BI

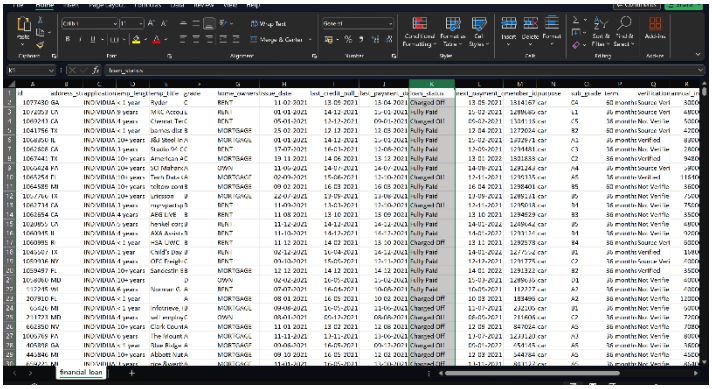
Project Process:

Step By Step Process:

1. Collecting the Data set
2. Importing Data set Into MS SQL Server Data base
3. Writing The SQL Queries To Evaluate The Values
4. Creating Report For MS SQL Server
5. Connect MS SQL Server To Power BI
6. Data Cleaning
7. Data Processing
8. Data Visualization
9. Final Dash Board

1.Collecting Data

The Data set collected From The Bank Business Stakeholder's In The Form Of Excel Sheets.



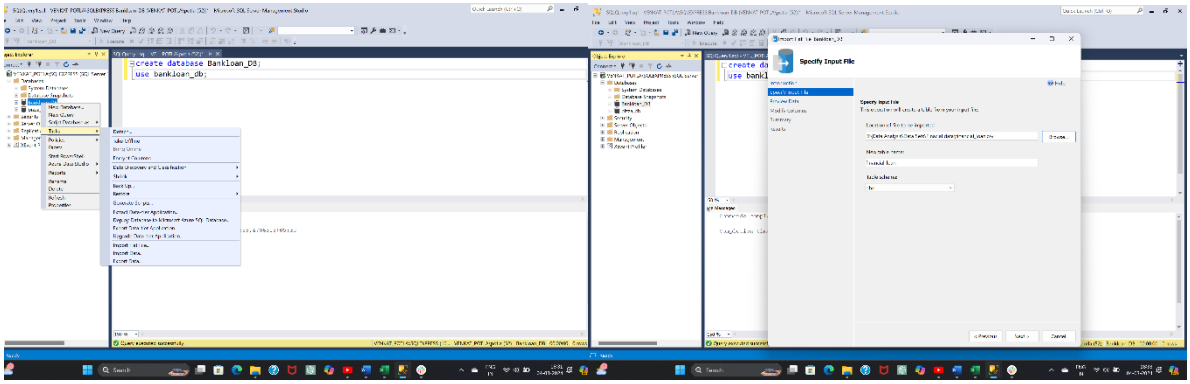
2.Importing Data set Into MS SQL Server Database

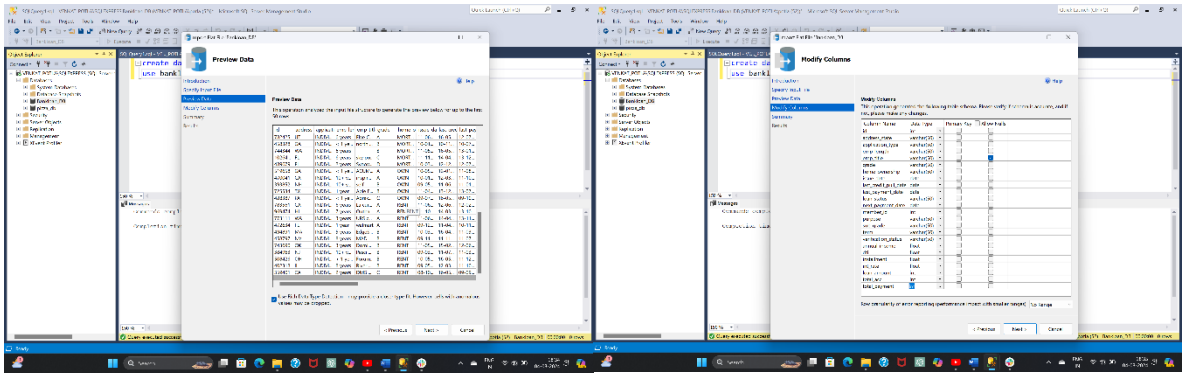
- To Import Dataset into The MS SQL Server Database, first We Need To create A New Database

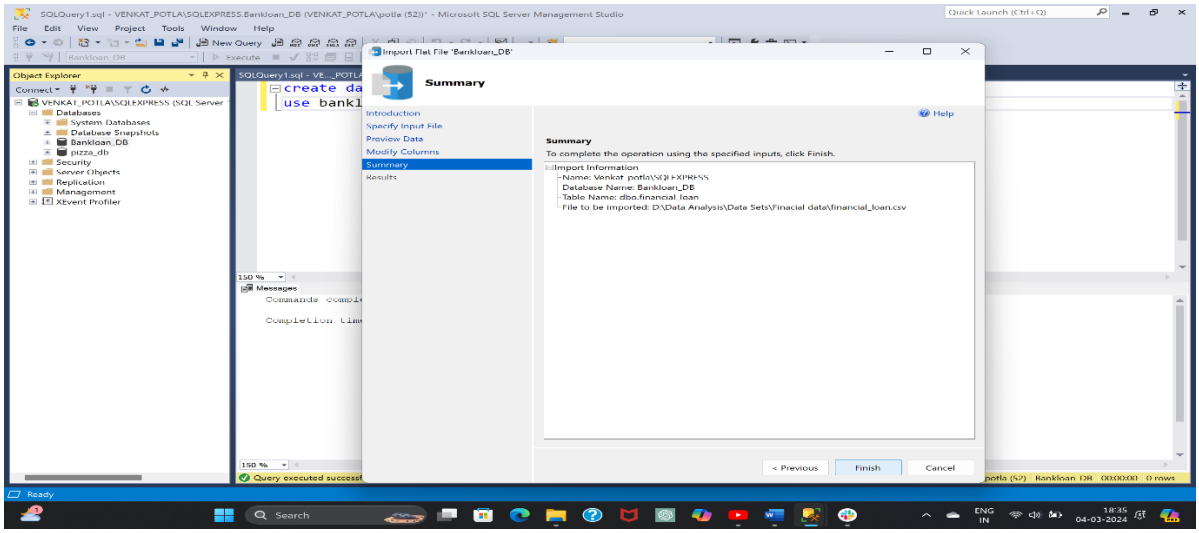
  Syntax: Create Database Database_name;

  Create Database Bankloan_DB;

- To Import the Dataset Into The Database, Right click on Database Name, Go To Tasks ,and Click On Import flat File Then Choose file That We want To Import Into Database.
- After a successful Import ,The Data Will Be Displayed In the Form Of A Table. We Can Retrieve The Table Data By Writing Queries.



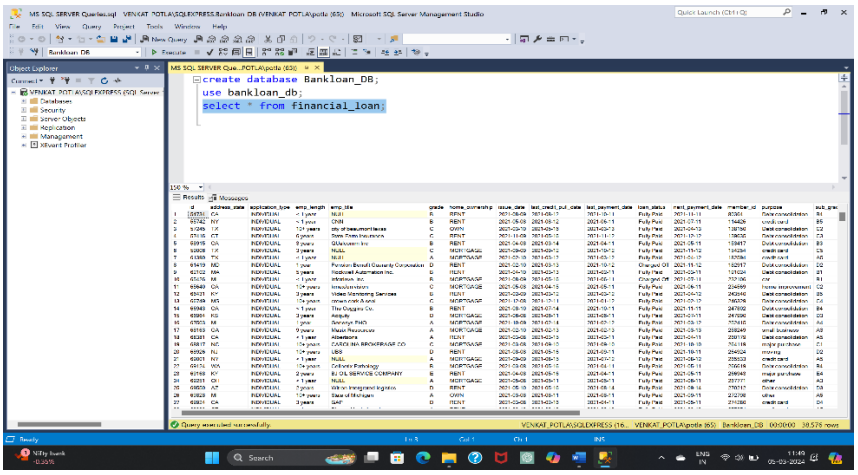




➢ After Importing, Retrieve The table data By Writing DQL Commands.

Syntax: Select * From Table_name;

Select * From Financial_loan;



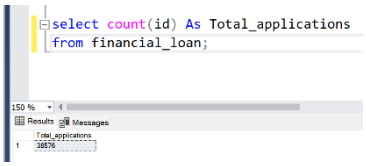
3.writing The Ms Queries To Evaluate The Values

Here, I'm Writing SQL Queries Based On the Requirements To Evaluate The Values For Dashboards.

KPI's Queries:

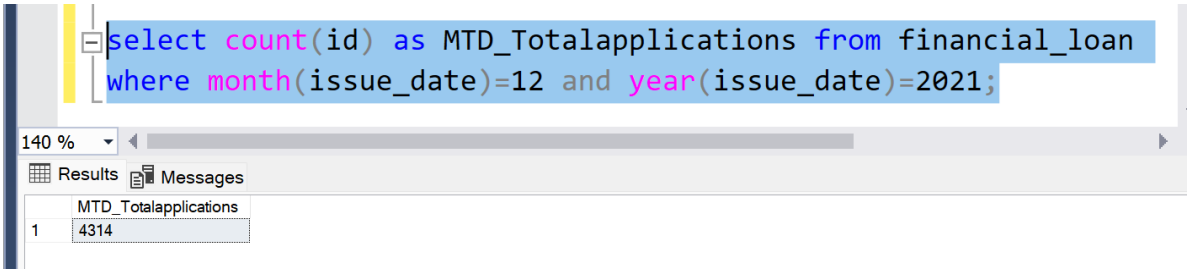
1. Total Applications

```
select count(id) As Total_applications  from financial_loan;
```



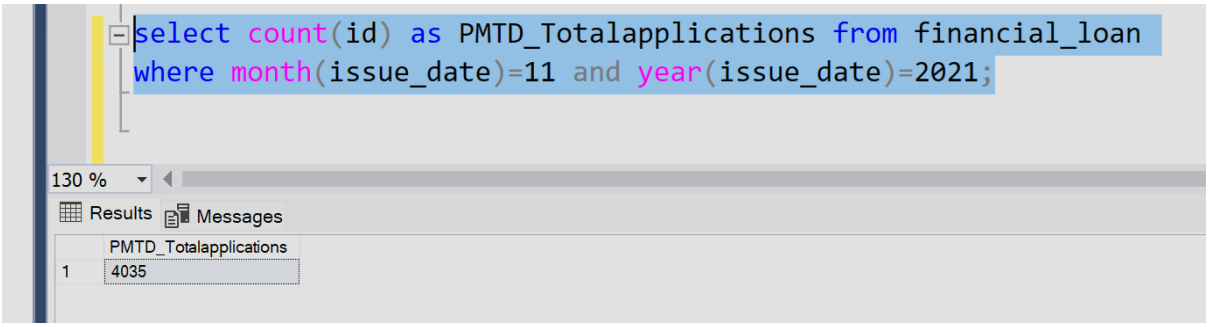
Month-To-Date Total_Applications

```
select count(id) as MTD_Totalapplications from financial_loan
  where month(issue_date) =12 and year(issue_date) =2021;
```



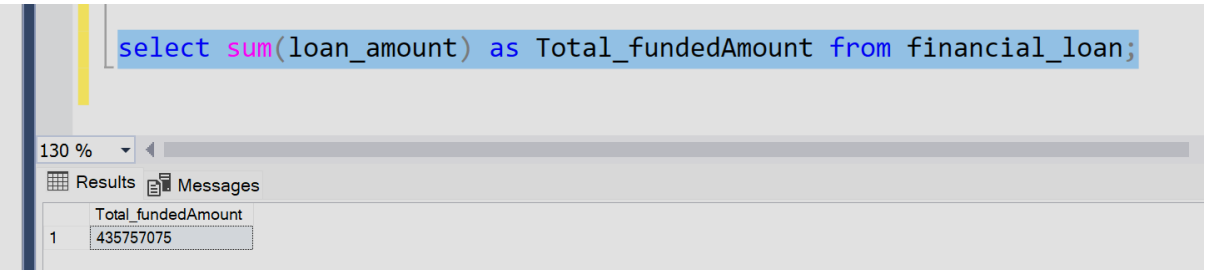
PMTD-Total Applications

```
select count(id) as PMTD_Totalapplications from financial_loan
where month(issue_date)=11 and year(issue_date)=2021;
```



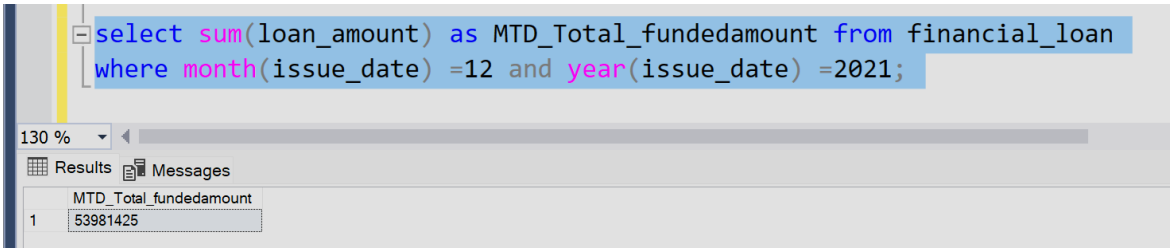
2. Total Funded Amount

```
select sum(loan_amount) as Total_fundedAmount from financial_loan;
```



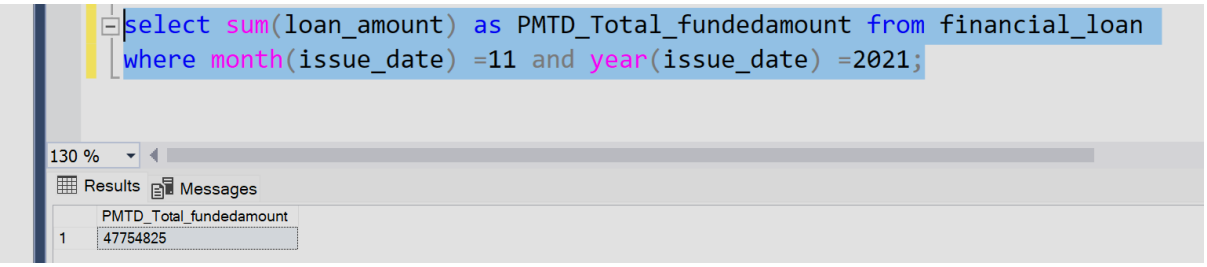
MTD_Total Funded Amount

```
select sum(loan_amount) as MTD_Total_fundedamount from financial_loan
where month(issue_date) =12 and year(issue_date) =2021;
```



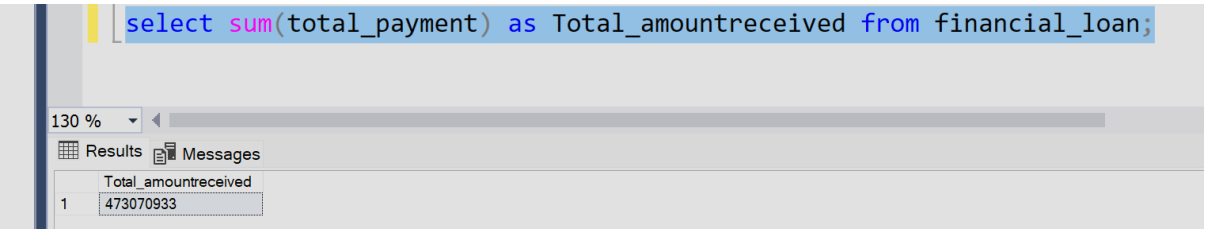
PMTD_Total Funded Amount

```
select sum(loan_amount) as PMTD_Total_fundedamount from financial_loan
where month(issue_date) =11 and year(issue_date) =2021;
```



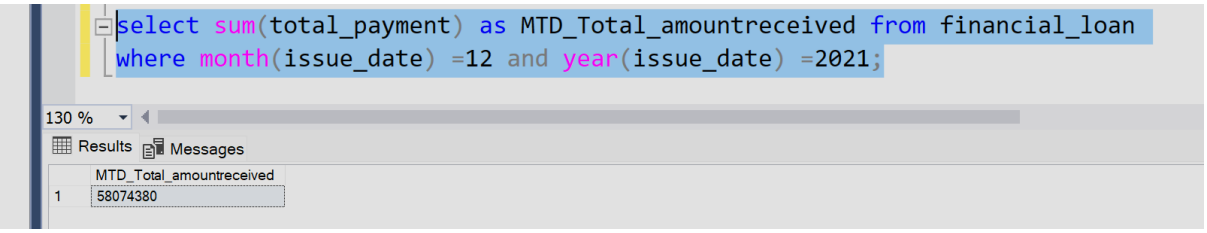
3. Total Amount Received

```
select sum(total_payment) as Total_amountreceived from financial_loan;
```



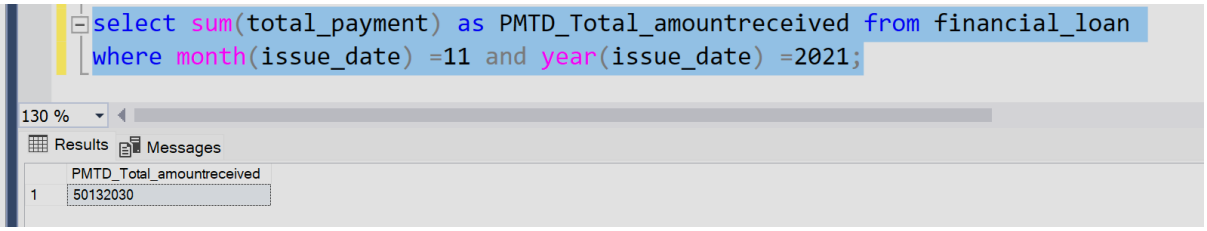
MTD Total amount Received

```
select sum(total_payment) as MTD_Total_amountreceived from financial_loan
where month(issue_date) =12 and year(issue_date) =2021;
```



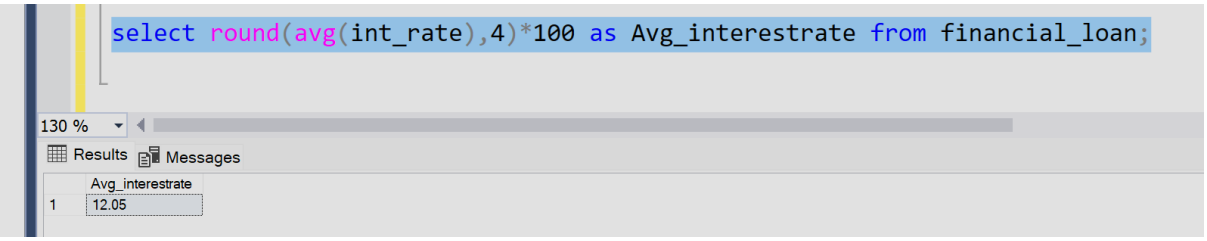
PMTD Total Amount Received

```
select sum(total_payment) as PMTD_Total_amountreceived from financial_loan
where month(issue_date) =11 and year(issue_date) =2021;
```



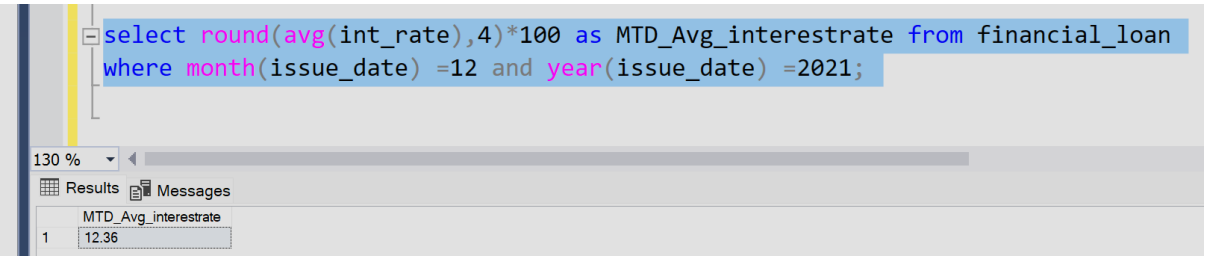
4. Average Interest Rate

```
select round(avg(int_rate),4)*100 as Avg_interestrate from financial_loan;
```



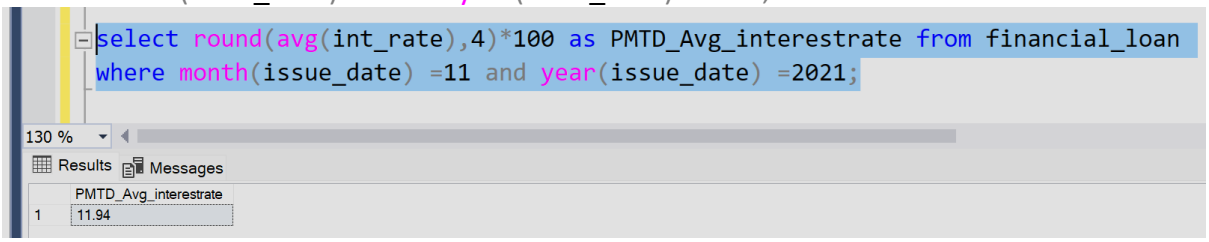
MTD_Avg Interest rate

```
select round(avg(int_rate),4)*100 as MTD_Avg_interestrate from financial_loan
where month(issue_date) =12 and year(issue_date) =2021;
```



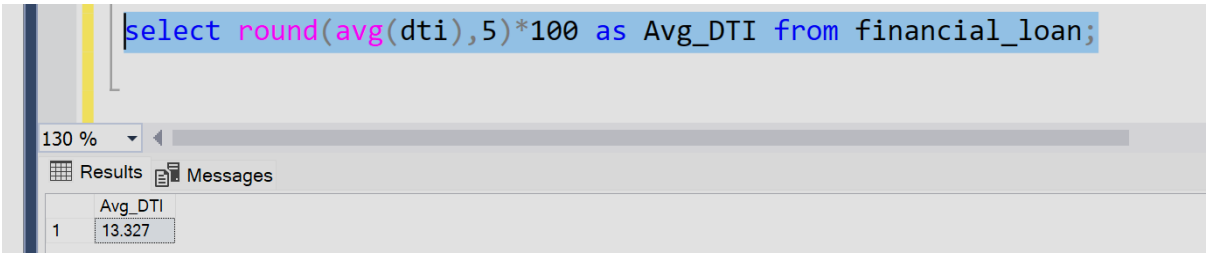
PMTD_Avg Interest Rate

```
select round(avg(int_rate),4)*100 as PMTD_Avg_interestrate from financial_loan
where month(issue_date) =11 and year(issue_date) =2021;
```



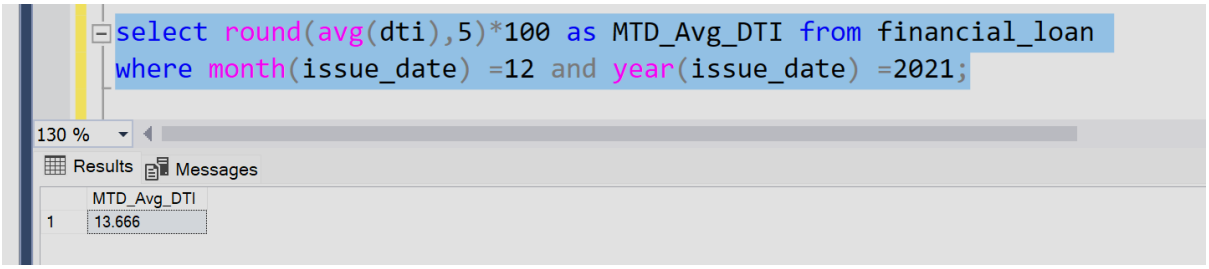
5. Average Debt-To-Income Ratio(DTI)

```
select round(avg(dti),5)*100 as Avg_DTI from financial_loan;
```



MTD Average Debt-To-Income Ratio

```
select round(avg(dti),5)*100 as MTD_Avg_DTI from financial_loan
where month(issue_date) =12 and year(issue_date) =2021;
```



PMTD Average Debt_To_Income Ratio

```
select round(avg(dti),5)*100 as PMTD_Avg_DTI from financial_loan
where month(issue_date) =11 and year(issue_date) =2021;
```

```
select round(avg(dti),5)*100 as PMTD_Avg_DTI from financial_loan
where month(issue_date) =11 and year(issue_date) =2021;
```

130 %

Results | Messages

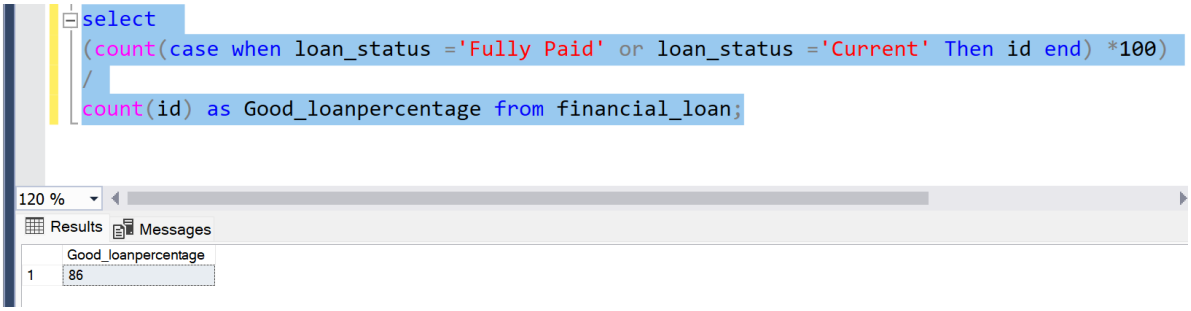
	PMTD_Avg_DTI
1	13.303

Good Loan vs Bad Loan KPI's

Good Loan KPI's

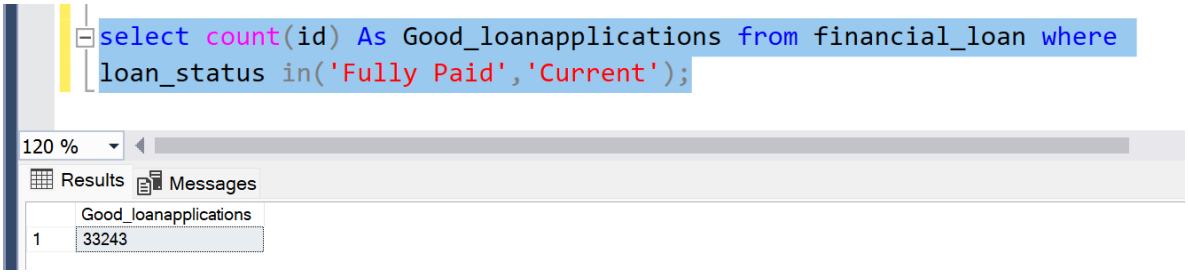
1.Good Loan Application Percentage

```
select
(count(case when loan_status ='Fully Paid' or loan_status ='Current' Then id end) *100)
/
count(id) as Good_loanpercentage from financial_loan;
```



2.Good Loan Applications

```
select count(id) As Good_loanapplications from financial_loan where
loan_status in('Fully Paid','Current');
```



3.Good Loan Founded Amount

```
select sum(loan_amount) as Good_loan_Foundedamount from
financial_loan where loan_status in('Fully Paid','Current');
```

```
select sum(loan_amount) as Good_loan_Foundedamount from financial_loan where
loan_status in('Fully Paid','Current');
```

120 %

Results Messages

	Good_loan_Foundedamount
1	370224850

4.Good Loan Total Received amount

```
select sum(total_payment) as Good_loan_TotalReceivedamount from
financial_loan where loan_status in('Fully Paid','Current');
```

```
select sum(total_payment) as Good_loan_TotalReceivedamount from financial_loan where
loan_status in('Fully Paid','Current');
```

120 %

Results Messages

	Good_loan_TotalReceivedamount
1	435786170

BAD Loan KPI's

1.Bad Loan Application Percentage

```
select
(count(case when loan_status ='Charged off' Then id end) *100)
/
count(id) as Bad_loanpercentage from financial_loan;
```

```
select
(count(case when loan_status ='Charged off' Then id end) *100)
/
count(id) as Bad_loanpercentage from financial_loan;
```

120 %

Results Messages

	Bad_loanpercentage
1	13

2.Bad Loan Applications

```
select count(id) As Bad_loanapplications from financial_loan where
loan_status ='Charged off';
```

```
select count(id) As Bad_loanapplications from financial_loan where
loan_status ='Charged off';
```

120 %

Results | Messages

	Bad_loanapplications
1	5333

3.Bad Loan Founded Amount

```
select sum(loan_amount) as Bad_loan_Foundedamount from financial_loan
where loan_status ='Charged off';
```

```
select sum(loan_amount) as Bad_loan_Foundedamount from financial_loan where
loan_status ='Charged off';
```

120 %

Results | Messages

	Bad_loan_Foundedamount
1	65532225

4.Bad Loan Total Received amount

```
select sum(total_payment) as Bad_loan_TotalReceivedamount from
financial_loan where loan_status ='Charged off';
```

```
select sum(total_payment) as Bad_loan_TotalReceivedamount from financial_loan where
loan_status ='Charged off';
```

120 %

Results | Messages

	Bad_loan_TotalReceivedamount
1	37284763

Loan Status Grid View:

```
select loan_status,count(id) as Total_loan_applications,sum(total_payment) as
Total_amountreceived,sum(loan_amount) as Total_fundedamount,avg(int_rate) as
Interest_rate,avg(dti*100) as DTI from financial_loan group by Loan_status;
```

```
select loan_status,
count(id) as Total_loan_applications,sum(total_payment) as Total_amountreceived,
sum(loan_amount) as Total_fundedamount,avg(int_rate) as Interest_rate,
avg(dti*100) as DTI from financial_loan
group by Loan_status;
```

120 %

Results Messages

	loan_status	Total_loan_applications	Total_amountreceived	Total_fundedamount	Interest_rate	DTI
1	Fully Paid	32145	411586256	351358350	0.116410707918092	13.1673507557434
2	Charged Off	5333	37284763	65532225	0.138785749318289	14.0047328005517
3	Current	1098	24199914	18866500	0.150993260800947	14.7243442736843

MTD Loan status Grid View

```
select loan_status,sum(total_payment) as MTD_Total_Amountreceived,
sum(loan_amount) as MTD_Total_Fundedamount from financial_loan where
month(issue_date) =12   group by Loan_status;
```

```
select loan_status,sum(total_payment) as MTD_Total_Amountreceived,
sum(loan_amount) as MTD_Total_Fundedamount from financial_loan
where month(issue_date) =12
group by Loan_status;
```

120 %

Results Messages

	loan_status	MTD_Total_Amountreceived	MTD_Total_Fundedamount
1	Fully Paid	47815851	41302025
2	Charged Off	5324211	8732775
3	Current	4934318	3946625

PMTD Loan status Grid View

```
select loan_status,sum(total_payment) as PMTD_Total_Amountreceived,
sum(loan_amount) as PMTD_Total_Fundedamount from financial_loan    where
month(issue_date) =11   group by Loan_status;
```

```
select loan_status,sum(total_payment) as PMTD_Total_Amountreceived,
sum(loan_amount) as PMTD_Total_Fundedamount from financial_loan
where month(issue_date) =11
group by Loan_status;
```

120 %

Results | Messages

	loan_status	PMTD_Total_Amountreceived	PMTD_Total_Fundedamount
1	Fully Paid	42420451	37375675
2	Charged Off	3994065	7511175
3	Current	3717514	2867975

Charts Queries:

1.Monthly Trends By Issue Date

```
select month(issue_date) as Month_number,datename(month ,issue_date)as
Month_name,
count(id) as Total_loanApplications,
sum(total_payment) as Total_amountreceived,sum(loan_amount) as Total_fundedamount
from financial_loan group by datename(month,issue_date),month(issue_date)
order by month(issue_date);
```

```
select month(issue_date) as Month_number,datename(month ,issue_date)as Month_name,
count(id) as Total_loanApplications,
sum(total_payment) as Total_amountreceived,sum(loan_amount) as Total_fundedamount
from financial_loan group by datename(month,issue_date),month(issue_date)
order by month(issue_date);
```

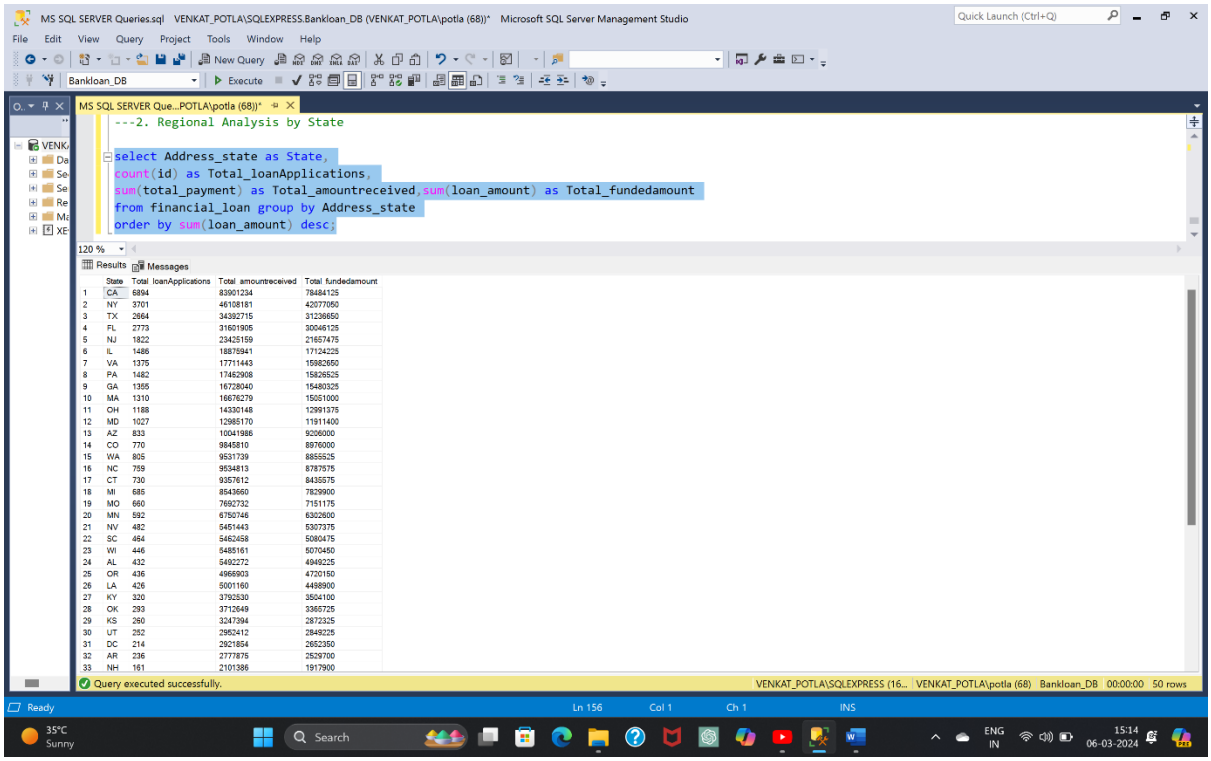
120 %

Results | Messages

	Month_number	Month_name	Total_loanApplications	Total_amountreceived	Total_fundedamount
1	1	January	2332	27578836	25031650
2	2	February	2279	27717745	24647825
3	3	March	2627	32264400	28875700
4	4	April	2755	32495533	29800800
5	5	May	2911	33750523	31738350
6	6	June	3184	36164533	34161475
7	7	July	3366	38827220	35813900
8	8	August	3441	42682218	38149600
9	9	September	3536	43983948	40907725
10	10	October	3796	49399567	44893800
11	11	November	4035	50132030	47754825
12	12	December	4314	58074380	53981425

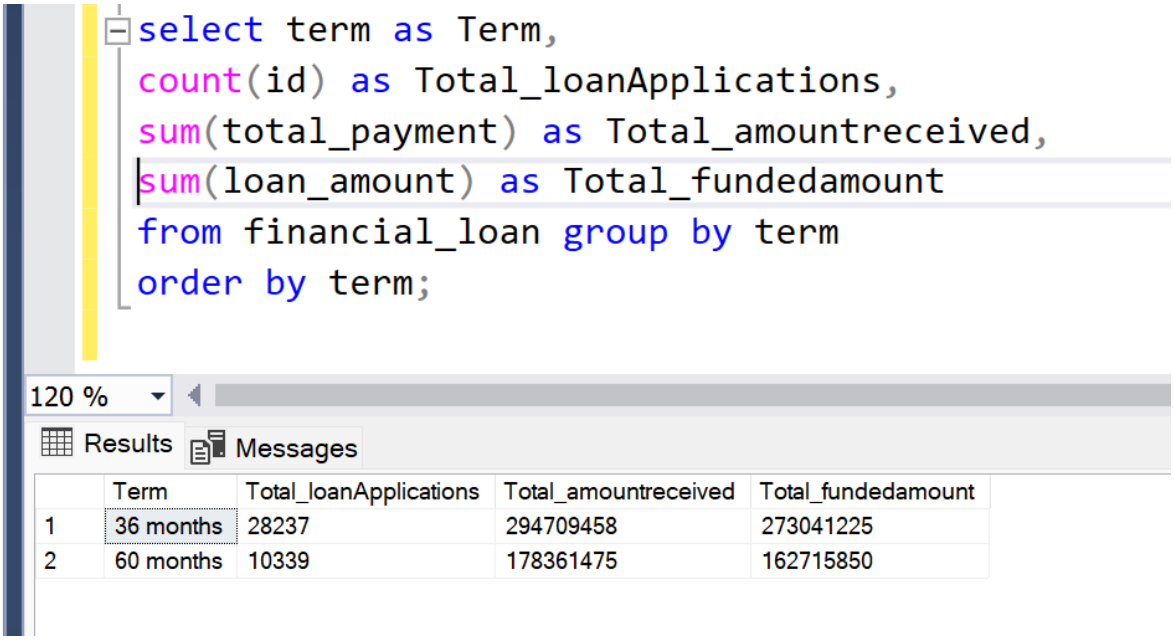
2. Regional Analysis by State

```
select Address_state as state,count(id) as Total_loanApplications,
sum(total_payment) as Total_amountreceived,sum(loan_amount) as Total_fundedamount
from financial_loan group by Address_state order by sum(loan_amount) desc;
```



3.Loan Term Analysis

```
select term as Term,count(id) as Total_loanApplications,sum(total_payment) as Total_amountreceived,sum(loan_amount) as Total_fundedamount from financial_loan group by term
order by term;
```



	Term	Total_loanApplications	Total_amountreceived	Total_fundedamount
1	36 months	28237	294709458	273041225
2	60 months	10339	178361475	162715850

4. Employee Length Analysis

```
select emp_length as Employee_Length ,count(id) as Total_loanApplications,
sum(total_payment) as Total_amountreceived,sum(loan_amount) as Total_fundedamount
from financial_loan group by emp_length order by emp_length;
```

```
select emp_length as Employee_Length ,count(id) as Total_loanApplications,
sum(total_payment) as Total_amountreceived,sum(loan_amount) as Total_fundedamount
from financial_loan group by emp_length
order by emp_length;
```

120 %

Results | Messages

	Employee_Length	Total_loanApplications	Total_amountreceived	Total_fundedamount
1	< 1 year	4575	47545011	44210625
2	1 year	3229	35498348	32883125
3	10+ years	8870	125871616	116115950
4	2 years	4382	49206961	44967975
5	3 years	4088	47551832	43937850
6	4 years	3428	40964850	37600375
7	5 years	3273	40397571	36973625
8	6 years	2228	27908658	25612650
9	7 years	1772	22584136	20811725
10	8 years	1476	19025777	17558950
11	9 years	1255	16516173	15084225

5. Loan Purpose Breakdown

```
select purpose ,count(id) as Total_loanApplications,
sum(total_payment) as Total_amountreceived,sum(loan_amount) as Total_fundedamount
from financial_loan group by purpose order by count(id) desc;
```

```
select purpose ,count(id) as Total_loanApplications,
sum(total_payment) as Total_amountreceived,sum(loan_amount) as Total_fundedamount
from financial_loan group by purpose
order by count(id) desc;
```

120 %

Results | Messages

	purpose	Total_loanApplications	Total_amountreceived	Total_fundedamount
1	Debt consolidation	18214	253801871	232459675
2	credit card	4998	65214084	58885175
3	other	3824	33289676	31155750
4	home improvement	2876	36380930	33350775
5	major purchase	2110	18676927	17251600
6	small business	1776	23814817	24123100
7	car	1497	11324914	10223575
8	wedding	928	10266856	9225800
9	medical	667	5851372	5533225
10	moving	559	3999899	3748125
11	house	366	5185538	4824925
12	vacation	352	2116738	1967950
13	educational	315	2248380	2161650
14	renewable_energy	94	898931	845750

6. **Home Ownership Analysis**

```
select home_ownership ,count(id) as Total_loanApplications,sum(total_payment) as Total_amountreceived,sum(loan_amount) as Total_fundedamount from financial_loan group by home_ownership
order by count(id) desc;
```

```
select home_ownership ,count(id) as Total_loanApplications,
sum(total_payment) as Total_amountreceived,sum(loan_amount) as Total_fundedamount
from financial_loan group by home_ownership
order by count(id) desc;
```

120 %

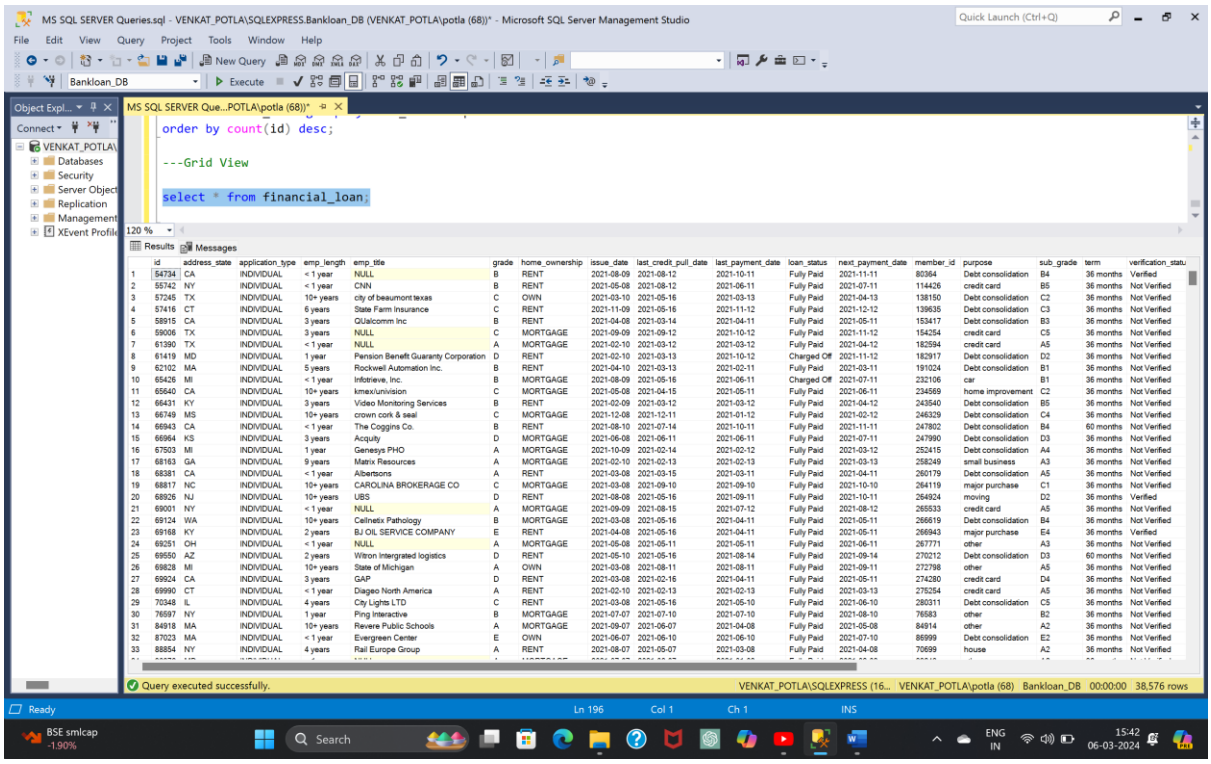
Results | Messages

	home_ownership	Total_loanApplications	Total_amountreceived	Total_fundedamount
1	RENT	18439	201823056	185768475
2	MORTGAGE	17198	238474438	219329150
3	OWN	2838	31729129	29597675
4	OTHER	98	1025257	1044975
5	NONE	3	19053	16800

Grid Details:

Grid View:

```
select * from financial_loan;
```

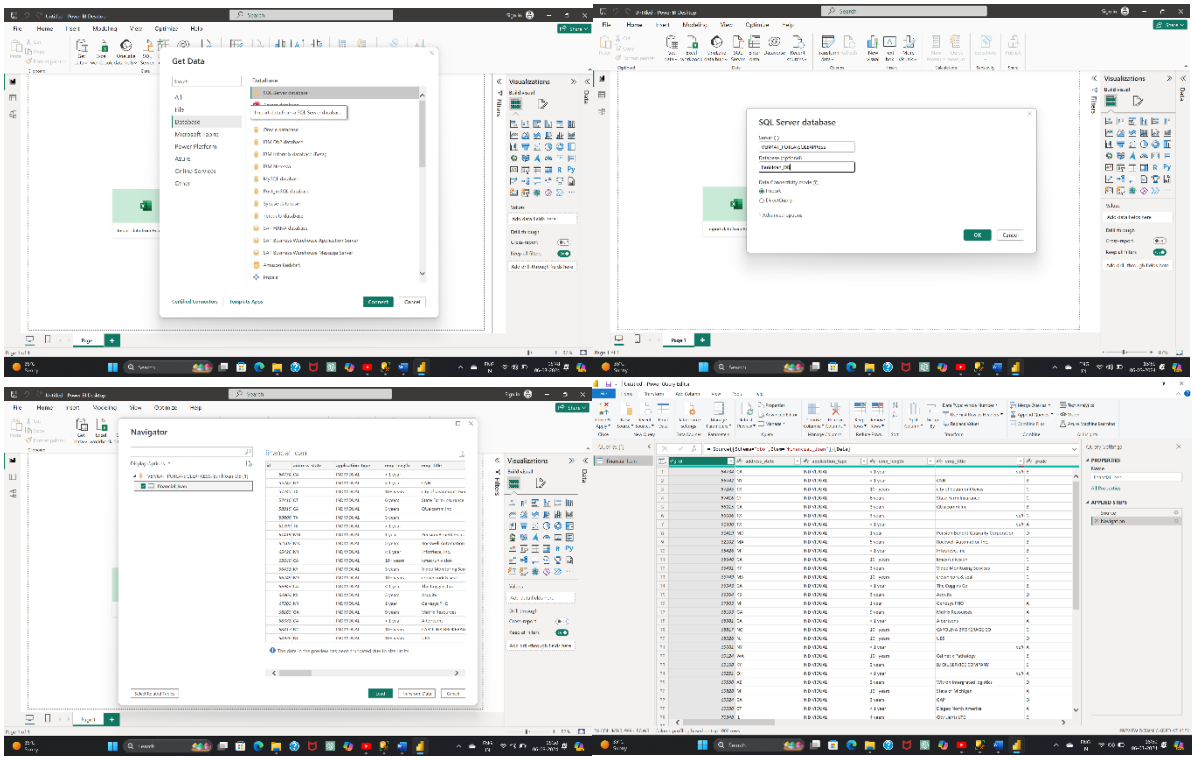


4.Creating Report For MS SQL Server

Now, Save All The Queries That We Wrote To Evaluate the Values With The Dashboards. Create a Report For MS SQL Queries

5.Connect MS SQL Server With Power BI

- For That, Open Power BI, Go to Get Data and Select MS SQL Database Then, Make a Connection With MYSQL Database



- After Completion of Connection we can Load Or Transform Data Based On Requirement

6.Data Cleaning &Processing

- After Loading Data Into PowerBI By Using The Power Query Editor, We Perform DAX(Data Analysis Express) For Data cleaning and Processing
- These Are Some Of DAX Formulas written for Data Visualization

DAX Formula's:

1.Date Table

```
  Date Table =
CALENDAR(min(financial_loan[issue_date]),max(financial_loan[issue_date]))
```

Month Name

```
Month Name = FORMAT('Date Table'[Date],"mmmm")
```

```
Month Name = FORMAT('Date Table'[Date],"mmm")
```

Month Number

```
Month Number = MONTH('Date Table'[Date])
```

2.Financial Loan Data table

1. Total Loan Applications = COUNT(financial_loan[id])
2. MTD Loan Appications = CALCULATE(TOTALMTD([Total Loan Applications],'Date Table'[Date]))
3. PMTD Loan Applications = CALCULATE([Total Loan Applications],DATESMTD(DATEADD('Date Table'[Date],-1,MONTH)))
4. MOM Loan Applications = ([MTD Loan Appications]-[PMTD Loan Applications])/[PMTD Loan Applications]

5. Total Funded amount = SUM(financial_loan[loan_amount])

6. MTD Funded Amount = CALCULATE(TOTALMTD([Total Funded amount],'Date Table'[Date]))
7. PMTD Total Funded Amount = CALCULATE([Total Funded amount],DATESMTD(DATEADD('Date Table'[Date],-1,MONTH)))
8. MOM Total Funded amount = ([MTD Funded Amount]-[PMTD Total Funded Amount])/[PMTD Total Funded Amount]

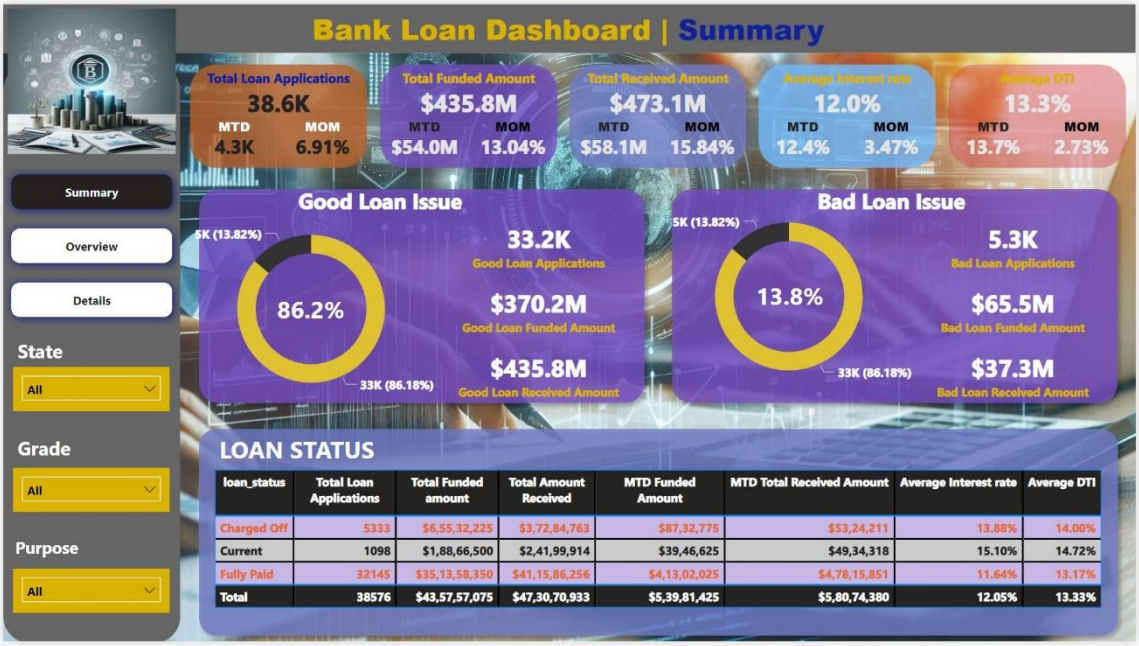
9. Total Amount Received = SUM(financial_loan[total_payment]

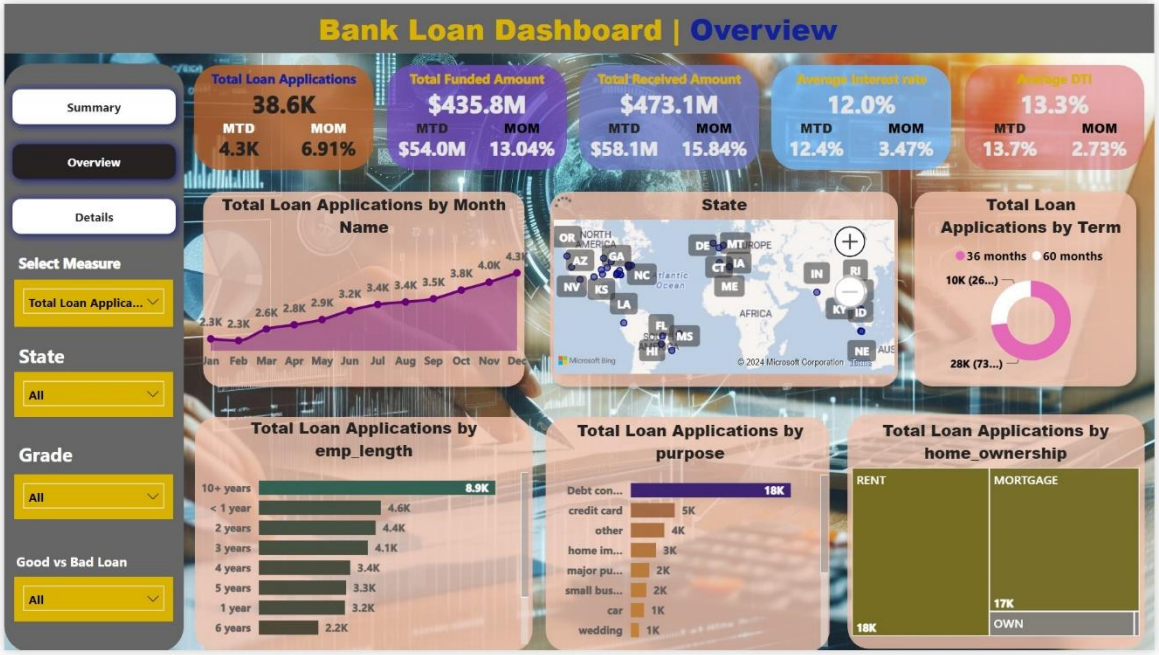
10. MTD Total Received Amount = CALCULATE(TOTALMTD([Total Amount Received],'Date Table'[Date]))
11. PMTD Total Received Amount = CALCULATE([MTD Total Received Amount],DATESMTD(DATEADD('Date Table'[Date],-1,MONTH)))
12. MOM Total Received amount = ([MTD Total Received Amount]-[PMTD Total Received Amount])/[PMTD Total Received Amount]
13. Average Interest rate = AVERAGE(financial_loan[int_rate])
14. MTD average Interest rate = CALCULATE(TOTALMTD([Average Interest rate],'Date Table'[Date]))
15. PMTD Average Interest Rate = CALCULATE([Average Interest rate],DATESMTD(DATEADD('Date Table'[Date],-1,MONTH)))
16. MOM Average Interest rate = ([MTD average Interest rate]-[PMTD Average Interest Rate])/[PMTD Average Interest Rate]
17. Average DTI = AVERAGE(financial_loan[dti])
18. MTD average DTI = CALCULATE(TOTALMTD([Average DTI],'Date Table'[Date]))

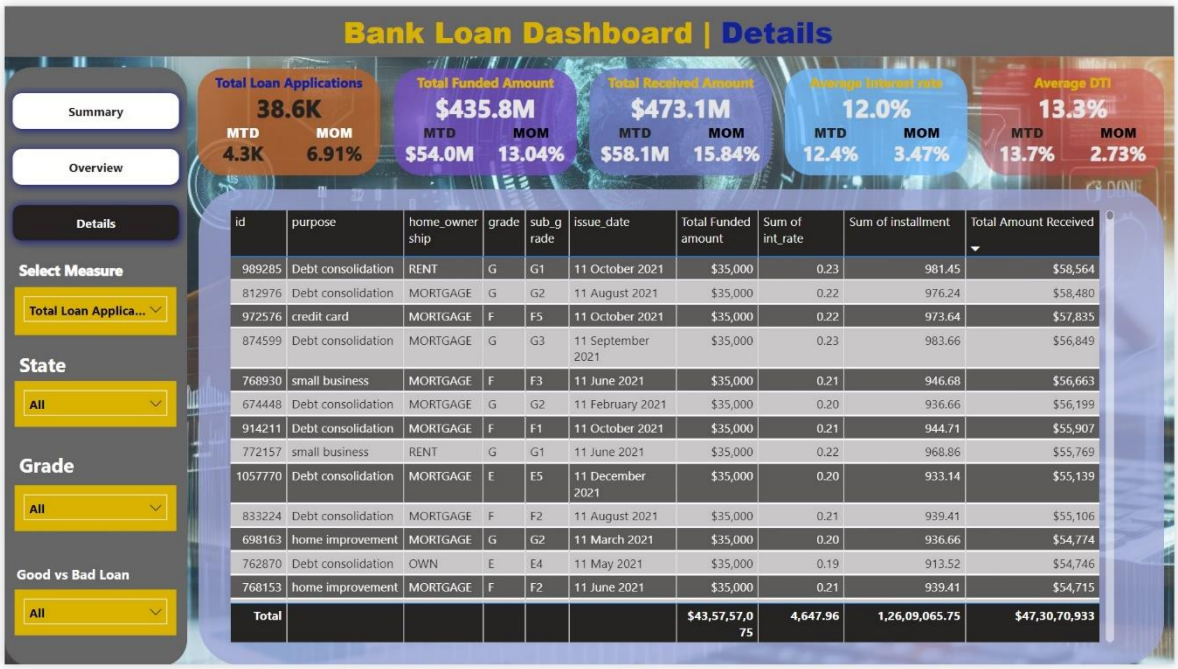
19. PMTD Average DTI = CALCULATE([Average DTI],DATESMTD(DATEADD('Date Table'[Date],-1,MONTH)))
20. MOM Average DTI = ([MTD average DTI]-[PMTD Average DTI])/[PMTD Average DTI]
21. Good Loan % =(CALCULATE([Total Loan Applications],financial_loan[Good Vs Bad Loan]="Good Loan")) /[Total Loan Applications]
22. Good Loan Applications=CALCULATE([Total Loan Applications],financial_loan[Good Vs Bad Loan]="Good Loan")
23. Good Loan Funded Amount = CALCULATE([Total Funded amount],financial_loan[Good Vs Bad Loan]="Good Loan")
24. Good Loan Received Amount = CALCULATE([Total Amount Received],financial_loan[Good Vs Bad Loan]="Good Loan")
25. Bad Loan % = (CALCULATE([Total Loan Applications],financial_loan[Good Vs Bad Loan]="Bad Loan")) /[Total Loan Applications]
26. Bad Loan Applications = CALCULATE([Total Loan Applications],financial_loan[Good Vs Bad Loan]="Bad Loan")
27. Bad Loan Funded Amount = CALCULATE([Total Funded amount],financial_loan[Good Vs Bad Loan]="Bad Loan")
28. Bad Loan Received Amount = CALCULATE([Total Amount Received],financial_loan[Good Vs Bad Loan]="Bad Loan")

8.Data Visualization

- After Cleaning And Processing The Data According To The Requirements of Business Stakeholders, Prepare Dashboards' For A Bank To Gain Insights And Improve Decision-Making







id	purpose	home_ownership	grade	sub_grade	issue_date	Total Funded amount	Sum of int_rate	Sum of installment	Total Amount Received
989285	Debt consolidation	RENT	G	G1	11 October 2021	$35,000	0.23	981.45	$58,564
812976	Debt consolidation	MORTGAGE	G	G2	11 August 2021	$35,000	0.22	976.24	$58,480
972576	credit card	MORTGAGE	F	F5	11 October 2021	$35,000	0.22	973.64	$57,835
874599	Debt consolidation	MORTGAGE	G	G3	11 September 2021	$35,000	0.23	983.66	$56,849
768930	small business	MORTGAGE	F	F3	11 June 2021	$35,000	0.21	946.68	$56,663
674448	Debt consolidation	MORTGAGE	G	G2	11 February 2021	$35,000	0.20	936.66	$56,199
914211	Debt consolidation	MORTGAGE	F	F1	11 October 2021	$35,000	0.21	944.71	$55,907
772157	small business	RENT	G	G1	11 June 2021	$35,000	0.22	968.86	$55,769
1057770	Debt consolidation	MORTGAGE	E	E5	11 December 2021	$35,000	0.20	933.14	$55,139
833224	Debt consolidation	MORTGAGE	F	F2	11 August 2021	$35,000	0.21	939.41	$55,106
698163	home improvement	MORTGAGE	G	G2	11 March 2021	$35,000	0.20	936.66	$54,774
762870	Debt consolidation	OWN	E	E4	11 May 2021	$35,000	0.19	913.52	$54,746
768153	home improvement	MORTGAGE	F	F2	11 June 2021	$35,000	0.21	939.41	$54,715
Total						$43,57,57,075	4,647.96	1,26,09,065.75	$47,30,70,933

Conclusion:

Loan Applications Overview:

- **Total Loan Applications**: **38.6K.**
- **MTD Total Loan Applications:4.3k.**
- **MOM Increase**: Approximately **6.91%.**

Funding Trends:

- **Total Funded Amount** MTD: **$435.8M**.
- **MOM Increase**: Approximately **13.04%**.
- **Total Received Amount** MTD: **$473.1M**.
- **MOM Increase**: Approximately **15.84%**.

Loan Issue Rates:

- **Good Loan Issue Rate**: **86.2%** (corresponding to **$370.2M** funded).
- **Bad Loan Issue Rate**: **13.8%** (corresponding to **$65.5M** funded).

Loan Status Metrics:

Charged Off Loans:

- Total Applications: Not specified
- Total Funded Amount: $56.22M
- MTD Funded: $77.26M
- MTD Total Received Amount: $24.11M

Fully Paid Loans:

- Total Applications: Not specified
- Total Funded Amount: $70.93M
- MTD Funded: $81.25M
- MTD Total Received Amount: $74.0M

Recommendations:

- Investigate reasons behind the **bad loan issue rate** to improve loan quality.
- Monitor **MTD Funded** and **MTD Total Received Amount** for recent trends.
- Consider analysing **average interest rate** and **average DTI** for deeper insights.