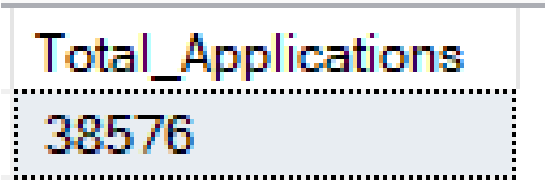
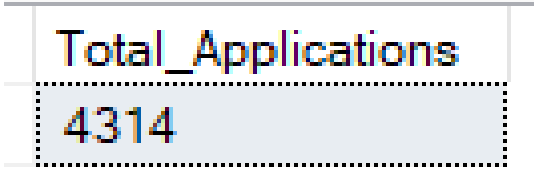

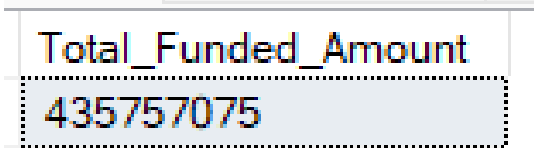

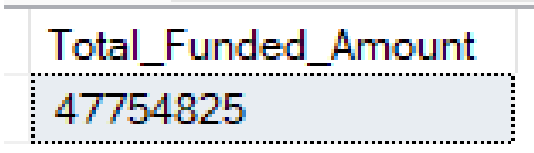
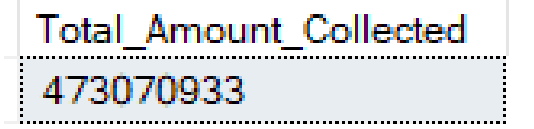
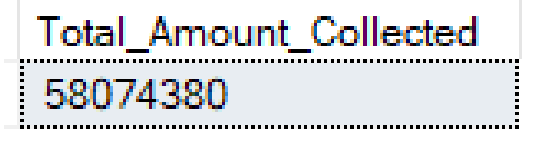


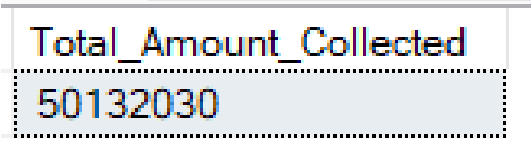
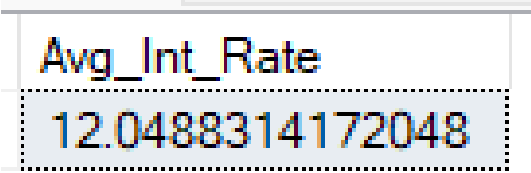
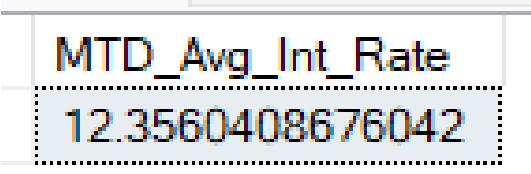
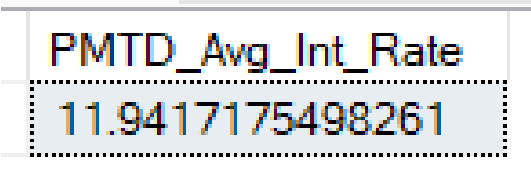
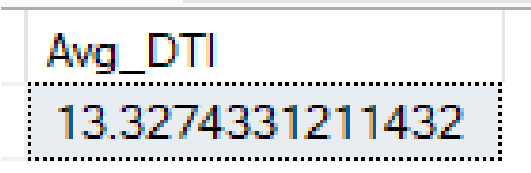
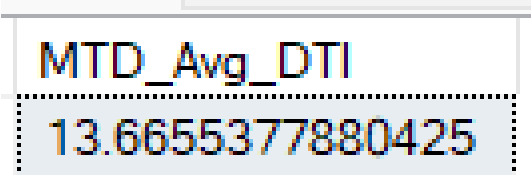
# BANK LOAN REPORT

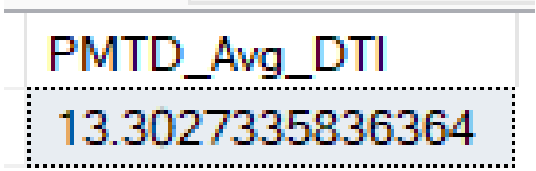
This Bank Loan Report is designed to analyse lending activities and performance through key metrics, ultimately driving informed decisions and a healthy loan portfolio.

- 1) **Total Loan Applications** : We 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).
- 2) **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.
- 3) **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.
- 4) **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.
- 5) **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.

| Description            | Image  |
|------------------------|--|
| Total Loan Application |  |

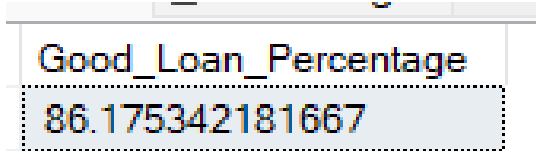
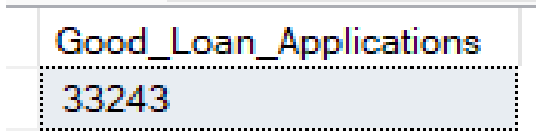
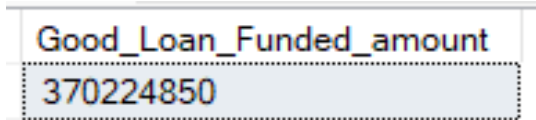
| Description               | Image  |
|---------------------------|--|
| MTD Loan Application      |    |
| PMTD Loan Application     |    |
| Total Funded Amount       |   |
| MTD Total Funded Amount   |  |
| PMTD Total Funded Amount  |  |
| Total Amount Received     |  |
| MTD Total Amount Received |  |

| Description                | Image  |
|----------------------------|--|
| PMTD Total Amount Received |  <p>Total_Amount_Collected<br/>50132030</p>      |
| Average Interest Rate      |  <p>Avg_Int_Rate<br/>12.0488314172048</p>        |
| MTD Average Interest Rate  |  <p>MTD_Avg_Int_Rate<br/>12.3560408676042</p>   |
| PMTD Average Interest Rate |  <p>PMTD_Avg_Int_Rate<br/>11.9417175498261</p> |
| Average DTI                |  <p>Avg_DTI<br/>13.3274331211432</p>           |
| MTD Average DTI            |  <p>MTD_Avg_DTI<br/>13.6655377880425</p>       |

| Description      | Image  |
|------------------|--|
| PMTD Average DTI |  <p>The screenshot shows a table with one row. The header is 'PMTD_Avg_DTI' and the value is '13.3027335836364'.</p> |

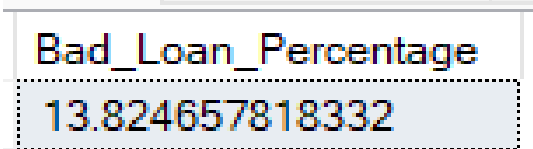
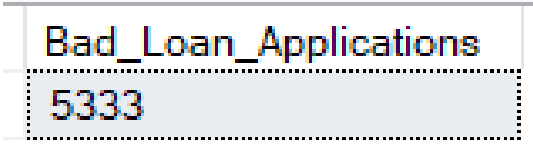
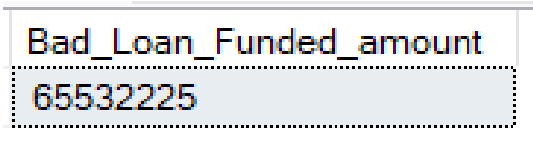
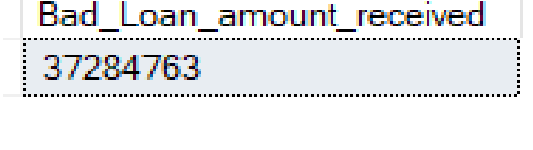
In order to evaluate the performance of our lending activities and assess the quality of our loan portfolio, we need to create a comprehensive report that distinguishes between 'Good Loans' and 'Bad Loans' based on specific loan status criteria.

a) ***Good Loans*** :

| Description                      | Image   |
|----------------------------------|---|
| Good Loan Application Percentage |  <p>The screenshot shows a table with one row. The header is 'Good_Loan_Percentage' and the value is '86.175342181667'.</p> |
| Good Loan Applications           |  <p>The screenshot shows a table with one row. The header is 'Good_Loan_Applications' and the value is '33243'.</p>         |
| Good Loan Funded Amount          |  <p>The screenshot shows a table with one row. The header is 'Good_Loan_Funded_amount' and the value is '370224850'.</p>    |

| Description                     | Image  |
|---------------------------------|--|
| Good Loan Total Received Amount |  |

b) ***Bad Loans :***

| Description                     | Image  |
|---------------------------------|--|
| Bad Loan Application Percentage |  |
| Bad Loan Applications           |  |
| Bad Loan Funded Amount          |  |
| Bad Loan Total Received Amount  |  |

c) ***Loan Status*** :

|   | loan_status | LoanCount | Total_Amount_Received | Total_Funded_Amount | Interest_Rate    | DTI              |
|---|-------------|-----------|-----------------------|---------------------|------------------|------------------|
| 1 | Fully Paid  | 32145     | 411586256             | 351358350           | 11.6410707918092 | 13.1673507557434 |
| 2 | Charged Off | 5333      | 37284763              | 65532225            | 13.8785749318289 | 14.0047328005517 |
| 3 | Current     | 1098      | 24199914              | 18866500            | 15.0993260800947 | 14.7243442736843 |

| loan_status | MTD_Total_Amount_Received | MTD_Total_Funded_Amount |
|-------------|---------------------------|-------------------------|
| Fully Paid  | 47815851                  | 41302025                |
| Charged Off | 5324211                   | 8732775                 |
| Current     | 4934318                   | 3946625                 |

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