Unlocking Lending Insights | Cloud Data Analytics

Prepared for: TheLook Fintech Executive Team



Overview

TheLook Fintech's data team is developing a two-part data analytics project to help the treasury department analyze key metrics like cash flow, loan purpose, and borrower location. A report and interactive dashboard were developed, focusing on the total number of loans issued and key metrics needed to assess loan health and make data-driven decisions.

Results

- The results of the data analysis demonstrate that the total number of loans has increased steadily from 2012 through 2019.
 - Figure 1 Loan Count by Year 2012-2019

Row	issue_year ▼	loan_count ▼ 、
1	2019	51737
2	2018	49333
3	2017	44435
4	2016	43368
5	2015	41919
6	2014	23453
7	2013	13460
8	2012	2594

Note: Table shows the total number of loans for each year from 2012-2019. The highest loan count was 51737 and the lowest was 2594.

- **Objective**
- Target Goal #1: Conduct an analysis of the Fintech dataset including a preliminary report identifying the total number of loans issued by day and year.
- Target Goal #2: Build an interactive dashboard to allow the treasury team to access key performance metrics.
- **of Impact:** This project provides valuable insights to inform lending decisions, mitigate risk, and tailor financial offerings.

Next Steps

- → Gather feedback from users on the functionality and usefulness of the dashboard. Use this feedback to iterate and improve the dashboard.
- → Consider using data analysis to segment borrowers based on their characteristics and loan behavior. This could help TheLook Fintech tailor their lending products, outreach strategies, and communications to different borrower groups.

 Data analysis reveals three key aspects of the loan portfolio-total outstanding balance, borrower locations, and homeowner income index-displayed on the interactive dashboard.

Figure 2 - Interactive Dashboard



Dashboard includes a single-value visualization, bar chart. highlighting key metrics,